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# *Social Security Bulletin*



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*April 1950*

*Volume 13*

*Number 4*

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Merit System Objectives and Realities

Personnel in State and Local Public Assistance Agencies,  
June 1949

THE SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, Seventy-second Congress, approved June 30, 1932. The printing of this publication has been approved by the Director of the Bureau of the Budget (July 17, 1946).

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The BULLETIN is prepared in the Division of Research and Statistics, Office of the Commissioner, Social Security Administration. It reports current data on operations of the Social Security Administration and the results of research and analysis pertinent to the social security program, and is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Administration. Any part of this publication may be reproduced with appropriate credit to the BULLETIN.

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Issues of the SOCIAL SECURITY YEARBOOK, an annual calendar-year supplement to the BULLETIN, are sold separately by the Superintendent of Documents as follows: 1939, 50 cents; 1940 and 1941, 70 cents each; 1942 and 1944, 50 cents each; 1946, 25 cents; 1943, 1945, and 1947, out of print.

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# *Social Security in Review*

**D**URING the first month of 1950, 56.9 million persons—1.6 million fewer than in December—were in civilian employment, according to the Bureau of the Census estimates. The seasonal factors that were in large part responsible for this decline also accounted for much of the rise in unemployment to 4.5 million—a postwar high and 1.0 million higher than the December figure.

Personal income rose \$6.3 billion in January to \$218.1 billion, seasonally adjusted at an annual rate. The sharp rise was due to national service life insurance refunds and to higher proprietors' and rental income. The consumer's dollar—especially his food dollar—may have gone a little farther than in previous months, as the consumers' price index, prepared by the Bureau of Labor Statistics, declined from 167.5 to 166.9.

SEASONAL INFLUENCES were important in the rise in unemployment covered by the State unemployment insurance systems. Initial claims filed in January in the 51 States showed a relatively small increase from the December total; a year earlier the month's increase was much sharper. Continued unemployment among covered workers, as represented by weeks of unemployment claimed, reached a new high.

The number of beneficiaries and the amount of payments also rose to new peaks. Almost 2.1 million unemployed workers received benefit checks during an average week in January, in comparison with some 1.9 million in the preceding month and 1.2 million in January 1949. The average check in January 1950 amounted to

\$21.17, and the total benefits paid throughout the Nation mounted to \$186 million—\$15.8 million more than in December 1949. Insured unemployment under the State and railroad insurance systems and the veterans' unemployment allowances program rose slightly, to 2.6 million.

UNDER THE OLD-AGE and survivors insurance program, 2.8 million persons were receiving monthly benefits at the end of January, 430,000 more than a year earlier. Almost 2.0 million beneficiaries, or 71 percent of the total number, were aged 65 and over. A year earlier, aged beneficiaries made up 69 percent of the total number receiving benefits. Monthly benefits being paid at the end of January totaled \$57.0 million, of which 79 percent went to aged beneficiaries, as compared with 77 percent a year earlier.

During January, monthly benefits were awarded to 55,000 persons, 3 percent more than during the preceding month. For all types except parent's benefits the number of awards processed was slightly larger than that for December.

At the end of 1949, benefits were being withheld from 338,000 beneficiaries. Child's benefits withheld were 3,200 less than the December 1948 total of 33,000. For all other types, benefits withheld increased in absolute number, but the rate of increase was not as high as that for benefits being paid. Consequently, as a proportion of all beneficiaries on the rolls, those from whom benefits were being withheld decreased from 12.5 percent at the end of 1948 to 11.0 percent at the end of 1949. The situation

was largely the result of the rise in unemployment.

For wife's benefits, employment of the primary beneficiary was the reason for withholding in 95 percent of the cases; for all other types of benefits, the majority of the payments were withheld because of the beneficiary's employment.

IN PUBLIC ASSISTANCE, while the upward trend in the number of cases receiving aid continued in January, the rate of increase for each of the special types of assistance was slightly smaller than in the preceding months. A lower rate of increase in January is not unusual for old-age assistance and aid to the blind but is contrary to the experience in the previous 2 years for aid to dependent children. Increasing case loads in general assistance were about average for the season of the year. In a few States, part of the increase can be attributed to the direct and indirect results of the strike in the coal-mining industry.

Average payments declined slightly in all programs but aid to the blind. The lower national averages reflect decreases in payments in a number of States but particularly in Colorado, New York, and Washington. Colorado reduced the maximum payment for old-age assistance from \$83 to \$79; higher maximums had been in effect in the last quarter of the calendar year—\$80 in October and November and \$83 in December. In New York, heavy cuts in payments for aid to dependent children and general assistance resulted in large part from a repricing of food costs used for these two programs in New York City.



Assistance standards for old-age assistance and aid to the blind will be revised later to take account of repricing. The Washington State agency reduced payments in all programs except aid to the blind in order to keep expenditures within the funds appropriated. Families receiving aid to dependent children were affected to the greatest extent; a 25-percent reduction decreased the average payment by almost \$31. The new \$105 average, however, continued to be one of the three highest averages for aid to dependent children in the Nation.

Other marked changes in average payments include a \$13.51 decrease for aid to dependent children in Alaska. The appropriation for the program was inadequate to meet the unanticipated rapid rise in the case load, and a percentage cut had to be applied to all payments. Large increases in payments to families receiving aid to dependent children occurred in Colorado and Florida. In Colorado the increase resulted from the requirement that, effective January 1, all counties make payments for aid to dependent children equal to the full amount of need determined under State standards; in the preceding period, about a third of the counties had been meeting a percentage of need only. In Florida, additional funds were made available by a special session of the legislature, and effective January 1, the maximums were raised to \$27 for an adult and one child and \$18 for each additional child, to a family maximum of \$125. Previous maximums had been \$24, \$15, and \$12 for successive children, to a maximum of \$99.

Former beneficiaries of the United Mine Workers' welfare and retirement fund came on the public assistance rolls in about the same numbers in January as in previous months—1,000 in old-age assistance and 800 in both aid to dependent children and general assistance. Most of these cases were again concentrated in a few States. About half were in West Virginia, with substantial numbers in Alabama, Illinois, Indiana, and Pennsylvania.

## Selected current statistics

[Corrected to Mar. 6, 1950]

Item	January 1950	Decem- ber 1949	January 1949	Calendar year	
				1949	1948
<i>Labor Force <sup>1</sup> (in thousands)</i>					
Total civilian.....	61,427	62,045	60,078	62,105	61,442
Employed.....	56,947	58,556	57,414	58,710	59,378
Covered by old-age and survivors insurance.....	33,800	34,300	34,500	34,300	35,300
Covered by State unemployment insurance.....	30,900	31,900	32,000	31,500	32,900
Unemployed.....	4,480	3,489	2,664	3,395	2,064
<i>Personal Income <sup>2</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$218.1	\$211.8	\$214.6	\$209.8	\$211.9
Employees' income <sup>3</sup> .....	135.5	136.2	137.6	135.1	134.9
Proprietors' and rental income.....	46.5	43.5	48.5	44.8	40.5
Personal interest income and dividends.....	17.4	18.9	17.0	17.3	16.2
Public aid <sup>4</sup> .....	2.4	2.4	2.0	2.2	1.8
Social insurance and related payments <sup>5</sup> .....	7.2	7.1	6.1	6.9	5.5
Veterans' subsistence allowances <sup>6</sup> and bonuses.....	2.1	2.1	2.1	2.1	2.5
Miscellaneous income payments <sup>7</sup> .....	7.0	1.6	1.3	1.4	1.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>8</sup>					
Number (in thousands).....	2,782	2,743	2,352		
Amount (in thousands).....	\$57,034	\$56,074	\$46,755	\$655,852	\$543,623
Average primary benefit.....	\$26.06	\$26.00	\$25.41		
Awards (in thousands):					
Number.....	55	54	47	682	596
Amount.....	\$1,270	\$1,218	\$1,035	\$15,343	\$12,748
<i>Unemployment Insurance</i>					
Initial claims (in thousands).....	1,685	1,605	1,555	17,660	10,918
Weeks of unemployment claimed (in thousands) <sup>9</sup> .....	10,529	9,564	6,710	102,612	(9)
Weeks compensated (in thousands).....	9,003	8,187	5,254	86,638	42,695
Weekly average beneficiaries (in thousands).....	2,078	1,889	1,213	1,666	821
Benefits paid (in millions) <sup>10</sup> .....	\$186	\$171	\$103	\$1,737	\$793
Average weekly payment for total unemployment.....	\$21.17	\$21.31	\$20.03	\$20.47	\$19.05
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,749	2,736	2,512		
Aid to dependent children:					
Families.....	610	599	485		
Children.....	1,550	1,521	1,240		
Aid to the blind.....	93	93	86		
General assistance.....	598	562	433		
Average payments:					
Old-age assistance.....	\$44.66	\$44.76	\$42.98		
Aid to dependent children (per family).....	73.57	74.17	72.86		
Aid to the blind.....	46.19	46.11	44.18		
General assistance.....	48.87	50.47	46.88		

<sup>1</sup> Continental United States only; estimated by the Bureau of the Census except for employment covered by old-age and survivors insurance, which is estimated by the Bureau of Old-Age and Survivors Insurance, and employment covered by State unemployment insurance, estimated by the Bureau of Employment Security, Department of Labor. For employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period; otherwise, monthly figures represent employment in a specific week and annual figures, employment in an average week.

<sup>2</sup> Data from the Office of Business Economics, Department of Commerce.

<sup>3</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>4</sup> Payments to recipients under the 3 special public assistance programs and general assistance.

<sup>5</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>6</sup> Under Servicemen's Readjustment Act of 1944.

<sup>7</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>8</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>9</sup> Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than 1 week of unemployment. Data for calendar year 1948 not available.

<sup>10</sup> Gross: annual amounts adjusted for voided benefit checks.



# Merit System Objectives and Realities

by ALBERT H. ARONSON\*

*January 1, 1950, marked the completion of 10 years of State merit system operations under the pattern established in accordance with the Social Security Act Amendments of 1939. A review of the period indicates notable progress in personnel administration in the grant-in-aid programs for welfare, health, and employment security and points up challenges for future action.*

THE effective administration of the various grant-in-aid programs for welfare, health, and employment security has been recognized by the States and by the Congress to depend, in substantial measure, on the quality of personnel administration in these programs. The merit system applying to the programs is designed to promote efficiency through a plan for selection and development of the best available staff, weeding out the incompetent and promoting the outstanding. It serves also as an instrument of democratic government by affording citizens the opportunity for a career in the public service on the basis of their qualifications and performance.

Effective personnel administration is not achieved by establishing an organizational structure, but only through the continuing and resourceful day-to-day application of sound principles and practical techniques. The functioning of a system over a period of years offers an opportunity to consider its achievements and deficiencies in terms of actual operation.

## Merit System Amendments

It is a decade since the establishment of the Nation-wide pattern of State merit systems and civil service systems covering the employees in the various grant-in-aid programs in the fields of public assistance, child health and welfare services, employment security, and public health. On January 1, 1940, amendments to the Social Security Act became effective, requiring the establishment and maintenance of personnel standards on a merit basis in State agencies receiving

grants-in-aid under the act. Similar requirements were extended to the various public health programs by regulation under the Public Health Act and were included in the Hospital Survey and Construction Act.

The original Social Security Act of 1935 had provided that the required methods of administration in State plans were to exclude those relating to the selection, tenure, and compensation of personnel. At the time there were only nine States with general civil service systems, and several of these were not functioning effectively. The Social Security Board encouraged the establishment of merit systems for the grant-in-aid programs, with some degree of success, but could not require them.

The Council of State Governments recently stated, in its report to the Hoover Commission,<sup>1</sup> "From 1935 to 1939 the social security programs worked under no consistent system of personnel supervision and program difficulties consequently existed in a number of States." The Council also stated, "Unsatisfactory experience with unrestricted national and State patronage in the period of large work relief appropriations during the depression demonstrated in dramatic fashion the need for placing personnel, as far as possible, on a merit basis."

A number of congressional proposals were made in 1938 and 1939 to require that personnel in the State agencies administering the public assistance and employment security programs come under a merit system.

In 1939, President Roosevelt recommended that the Social Security

Board be specifically authorized to require "the establishment and maintenance of personnel standards on a merit basis."<sup>2</sup> His message said:

Much of the success of the Social Security Act is due to the fact that all of the programs contained in this act (with one necessary exception) are administered by the States themselves, but coordinated and partially financed by the Federal Government. This method has given us flexible administration, and has enabled us to put these programs into operation quickly. However, in some States incompetent and politically dominated personnel has been distinctly harmful. Therefore, I recommend that the States be required, as a condition for the receipt of Federal funds, to establish and maintain a merit system for the selection of personnel. Such a requirement would represent a protection to the States and citizens thereof rather than an encroachment by the Federal Government, since it would automatically promote efficiency and eliminate the necessity for minute Federal scrutiny of State operations.

The amendments to the Social Security Act calling for a merit system of personnel administration were supported by a great majority of the State administrators responsible for the direction of the grant-in-aid programs in the States, as well as by the Federal Social Security Board, and by civic organizations.

In the debate on the enactment of the amendments, Senator LaFollette asked for a record vote "so that there could be no question that the Senate fully realized the import of the amendments." The vote was 72-2 with Senators Bilbo of Mississippi and Miller of Arkansas casting the negative votes.

## Promulgation of Standards

After the enactment of the provision and before its effective date, the Social Security Board consulted with

\*Director, State Merit System Services, Office of Federal-State Relations, Federal Security Agency.

<sup>1</sup> Report on Federal-State Relations to the Commission on Organization of the Executive Branch of the Government (S. Doc. 81, 81st Cong., 1st sess.).

<sup>2</sup> Message . . . Transmitting a Report of the Committee on Economic Security (H. Doc. 110, 76th Cong., 1st sess.).

State officials and formulated a statement of basic principles entitled "Standards for a Merit System of Personnel Administration." Similar standards were subsequently extended to the other grant-in-aid programs. The standards state:

The development of proper and efficient administration of the grant-in-aid programs is a concern of both the Federal and the State agencies cooperating in the programs. Proper and efficient administration requires clear definition of functions, the employment of the most competent available personnel, and the development of staff morale and individual efficiency. The "merit system" provisions of Federal statutes relating to the grant-in-aid programs are directed to the achievement of these ends through the application of personnel standards on a merit basis . . . The Federal agencies are interested in the development and continued improvement of State merit systems but exercise no authority over the selection, tenure of office, or compensation of any individual employed in conformity with the provisions of such systems.

The standards call for the application of the State civil service system or the development of a State merit system to serve the grant-in-aid programs. In the interest of economy, efficiency, and public convenience, it was recommended that such new merit systems be joint systems applying to all the grant-in-aid programs. In a number of States, however, separate systems for different agencies were set up, and in a few instances they have not yet been united in a joint merit system.

The standards are basic minimums for a merit system rather than a recommendation for an ideal system. If there is no consensus about what constitutes good civil service practice, the provisions are left optional. The States were to establish rules and regulations covering the essentials of merit system organization and policy. In accordance with the standards, such rules provide for the recruitment and appointment of personnel through open competitive examinations, prohibition of discrimination and certain limitations on political activity, the systematic classification

of jobs and the establishment of equitable pay plans, promotions on the basis of capacity and service, and security of tenure based on efficient performance, with separations for cause.

### **Installation Problems**

The period of installation presented a number of problems, both legal and administrative, in establishing a functioning merit system organization. Some difficulties grew out of a lack of understanding of the philosophy and methods of merit system administration; others related to apprehension over the possible fate of incumbent employees.

The standards provided that a State might elect that incumbent personnel be given permanent status through open competition or through merely qualifying in the competitive examinations. Almost uniformly, the States chose to use the examinations on a qualifying basis and to permit incumbents to enter the examinations without regard to minimum qualifications of education and experience. Eighty-five to 90 percent of the incumbent employees passed the examinations. The replacement of the poorest 10-15 percent by persons from the top of new registers meant a major advance in the quality of personnel, without disruption of the continuing activities of the agencies. Newspaper reaction to the installation of the merit system in the States stressed the improvement in administration.

### **Wartime Modifications and Postwar Problems**

The period of installation of the merit systems was barely completed when the national defense program and the commencement of hostilities required drastic changes in the systems to adapt them to wartime conditions. Qualifications had to be lowered for many types of jobs. In most States a plan of war-duration appointments was established that permitted the selection of the best persons then available but did not give them permanent tenure as career employees. This plan provided for postwar competitive examinations that would be open to veterans.

After the war the problem of returning to normal merit system operations was a difficult one. Relatively

full employment and the low scale of State salaries made recruitment difficult. There were also instances of pressure for the retention of provisional employees appointed during the war, as opposed to real competition between these employees and persons not previously in the agency. Although the situation varies from State to State, in general the States have reestablished their merit systems on a sound continuing basis or made substantial progress toward this objective.

### **Technical Services to States**

A number of difficult administrative problems have arisen in the operation of merit systems for the grant-in-aid agencies alone. One question has been how to avoid expensive administration, particularly in the States with relatively small coverage. Another has been the lack of qualified personnel technicians. The Social Security Board established a State Technical Advisory Service to give assistance to the States on merit system administration. This organization and its successor, the Division of State Merit System Services within the Office of Federal-State Relations of the Federal Security Agency, have reviewed merit system organization and operations and have advised on rules, practices, and procedures. The unit has prepared a Manual of Merit System Administration and conducts a series of institutes on examination and classification techniques. It has made available field consultation on the various phases of personnel administration.

The Federal merit system service also provides a central pool of objective examination materials on which the States can draw. From 45 to 48 States have called for these materials each year. The examination items are normally used, with appropriate State adaptation where necessary, in 10 to 20 States before they are retired. During the course of 10 years, the Federal unit has sent out to States, in response to specific requests, more than 10,000 examinations (including in all more than 500,000 questions) for several thousand classes of positions in the State agencies. This service has been widely recognized by the States as valuable and as avoiding

the difficulty and expense of setting up duplicative technical staffs in each of the States.

The Federal Government has also, through grants to the States, financed to a major extent a unit in the American Public Health Association to construct technical health tests not prepared by the Federal merit system service itself.

The State Technical Advisory Service and the merit system units later established in the Children's Bureau, the Public Health Service, and the United States Employment Service were combined in the Federal Security Agency in 1948 in a Division of State Merit System Services. This division works with the Bureau of Public Assistance and the Children's Bureau in the Social Security Administration and with the Office of Vocational Rehabilitation and the Public Health Service in their grant-in-aid programs. It also works with the Bureau of Employment Security, formerly in the Social Security Administration and now a part of the Department of Labor.

Since the transfer of that bureau to the Department of Labor, an interdepartmental agreement has been made for the joint use of the Division of State Merit System Services for personnel consultation, review, and assistance to States. The Federal Advisory Council for the employment security program, representing the general public, management, labor, and veterans' organizations, passed a resolution at its meeting on December 16, 1949, commending the heads of the two departments for their cooperation in using a single service, with consequent economy and effectiveness in State relations.

The responsibility for administration has remained at all times with the State agencies, and Federal services have been optional, although utilized at one time or another by all 48 States. The review of the systems for conformity with minimum standards has been conducted with a view to constructive suggestions rather than the application of sanctions.

### ***Diversities in State Operations***

The merit systems in the grant-in-aid programs are State-administered; in a few instances, they are also par-

tially locally administered. As a result, there is, of necessity, a variety of organizational patterns and administrative methods, reflecting variations in State administrative traditions and in public attitudes and the prestige value of public employment. There have been, however, notable examples of joint merit systems that provided a demonstration project on a high level of administration in a State with spoils traditions. Any precise appraisal of results would have to consist of at least 48 studies. However, certain general conclusions are justified by a review of the facts and of analyses made by disinterested organizations and individual authorities in the field of public administration.

### ***Merit System Supervisors and Councils***

The State merit system heads, commonly called supervisors or directors, provide the administrative and technical leadership in the merit systems. In general, they have been staunch adherents of merit principles and competent administrators in their application. Their functions vary somewhat under State laws and rules. They have uniformly been responsible for recruitment, administering examinations, certification, and other related functions. Most of the systems not established as State-wide civil service systems carry only an advisory responsibility for classification and compensation plans. The assigned functions have generally been effectively carried out, although small staffs and budgets, inadequate top State administrative support, and lack of public understanding have sometimes prevented the systems from achieving maximum effectiveness.

The merit systems in the grant-in-aid programs are under the policy direction of a public board, usually called a merit system council. The caliber of the merit system councils in the various States has also been of an almost uniformly high level. In most States, distinguished civic leaders were selected, prominent in the community and successful in their own fields of work. However, they have not always been as vigorous and effective as they might be in promoting public support and understanding.

Other factors not related to the performance of the merit system staff may, of course, adversely affect the operations of the system. Recruitment in a number of States has been hampered, for example, by inadequate salary scales, residence restrictions, certification by counties, and restrictive conditions of work, such as the possession of a car. Shortages of professional personnel in such fields as public health have also prevented the merit systems from being of maximum service.

### ***Evaluations of Merit System Progress***

The Council of State Governments, in its report on Federal-State Relations for the Hoover Commission,<sup>2</sup> evaluated the application of the merit system to the grant-in-aid programs and concluded that, since the merit system amendments, "the national emphasis on personnel supervision has resulted in a generally high caliber of administration." The report compares the Federal requirement of merit systems in certain programs with the certification of minimum standards of training and experience in some of the older grant-in-aid programs. It concludes:

Certification is a means of establishing minimum standards; a competitive merit system aims at selecting the best person for a given job. The latter, therefore, has many theoretical advantages over the former. But neither is foolproof. Merit systems, when operated by appointees without merit, accomplish little.

National insistence upon State-wide merit systems for particular programs has undoubtedly improved the administration of those programs. Experience with merit systems in grant programs has also influenced a considerable number of States to extend these systems to other departments. In addition, many State civil service agencies have been strengthened and revitalized by the services rendered them by the Division of Technical Service to States of the Social Security Administration.

The quality of State administration and of the technical services rendered

<sup>2</sup> Op. cit.



to the States has received recognition from others who have reviewed the programs. Lewis Meriam, in his book, *Relief and Social Security*,<sup>4</sup> stated:

After merit system laws are passed and enforced, the technicians have a chance to do the constructive work required to bring well-qualified people into the civil service . . . It was little short of amazing that several States, where conditions approached a public scandal, should in a few months become the field for great technical advances. It is also doubtful whether any group of administrative personnel has ever made greater contributions to merit system techniques than has the professional group concerned with welfare administration.

Professor Arthur Macmahon, of Columbia University, writing in 1941,<sup>5</sup> stated:

In recent years, the requirement of merit recruitment and tenure for State and local personnel engaged in the cooperative fields of social security (though attended by complications due in part to the variable and usually backward conditions in the civil service of State and local units) has been the outstanding development in the administration of Federal grants-in-aid. Federal grants-in-aid, involving the administration of billions of dollars in benefits, involves the expenditure of several hundred million dollars for administration. These are, in large part, for personal services. The efficient and economical administration of the grants is affected by the caliber of personnel, and certainly the return for administrative costs is dependent upon the quality of such personnel.

Professor Leonard D. White, former member of the U. S. Civil Service Commission, in an article on "Franklin Roosevelt and the Public Service," written in 1945,<sup>6</sup> concluded: "The importance of this amendment to the steady improvement of personnel

standards in the State and county government cannot be exaggerated. This provision may well be recognized over the perspective of the years as one of the two or three principal contributions of Franklin Roosevelt to a better public service."

The Civil Service Assembly of the United States and Canada, at its 1949 annual conference, recognized the progress during the first decade in the following resolution:

Whereas, a decade of merit system administration in the Federal-State grant-in-aid programs will be completed on January 1, 1950,

And whereas, this development has been marked by notable progress in the field of personnel administration and by effective Federal-State cooperation,

Therefore, be it resolved that the Civil Service Assembly of the United States and Canada, in convention assembled, take cognizance of this occasion and extend felicitations to the jurisdictions involved and, in particular, to the Federal Division of State Merit System Services and the State Merit System Councils, which have contributed to the development and application of sound personnel standards.

### *Achievements and Deficiencies*

A major contribution has been made, in the States that have achieved effective merit system operations, by the administrators of both the operating programs and the merit systems, by employees and employee organizations, and by professional organizations that have been concerned with the standards of service to the public in the programs. In these States, cooperative efforts have been noteworthy in general and specialized recruitment, in planning examination programs to meet anticipated needs, in consultation on the examination process, and in speedy use of registers to obtain the best eligibles.

On the other hand, in some States the selection of permanent staff has been made too largely from the ranks of provisional employees. The caliber of provisional employees has often been lower than that of a random sample of the applicants and seriously lower than that of the better candidates. Staff shortages and emergency needs have been made the

basis for marginal appointments. On the establishment of registers, these marginal provisional appointees have been reached for permanent appointment through local certification, and sometimes through induced declinations. The desire to prevent turnover and avoid the training of new employees has combined with factors of personal acquaintance and political influence to reject the best available persons in favor of those temporarily employed. There has not always been full realization of the cost to the agencies in terms of mediocre rather than superior performance, and of lack of future promotional material. This problem is of more than passing significance. Progress in any field of work is in part determined by the success of that field in the continuing competition for persons of superior intellectual capacity, of adjusted personality, and of broad background to assume, with adequate experience, positions of leadership in the field. When tenure is provided, it becomes increasingly important that a fair share of superior talent be recruited.

There are numerous other unsolved problems that present a challenge to administrative leadership. Most of the systems lack provisions for retirement for superannuation or disability. State salary scales are often inadequate to attract the best persons. The universal problem of the tenacity of marginal employees and the lack of administrative courage in rating them and in exercising the power of removal has not been solved. Nor has the dilemma as to the recognition to be given to in-service performance as against superior outside talent been resolved. There is need for the development of adequate techniques for measuring personal attributes to supplement those for measuring knowledges, skills, and mental abilities.

More importantly, not enough has been done to enlist active public support of the merit principle. With such support, administrators can successfully withstand the recurring pressures to which they are subjected for appointment and retention of incompetent personnel. Public understanding of the operations of the merit system may also contribute to

(Continued on page 19)

<sup>4</sup> Brookings Institution, 1946.

<sup>5</sup> "Taking Stock of Federalism in the United States," *Canadian Journal of Economics and Political Science*, May 1941. For further comment see also Joseph P. Harris, "The Future of Federal Grants-in-Aid," and George C. S. Benson, "Federal-State Personnel Relations," *Annals of the American Academy of Political Science*, January 1940; and George C. S. Benson, *The New Centralization*, Farrar and Rinehart, 1941, pp. 85-86.

<sup>6</sup> *Public Personnel Review*, July 1945.

# Personnel in State and Local Public Assistance Agencies, June 1949\*

IN June 1949 approximately 56,000 persons were employed in the State and local offices of public assistance agencies administering the public assistance and related welfare programs. Though this number was about 30 percent larger than that in December 1945, over the same period the number of cases receiving assistance increased by about 40 percent—from 2.7 to 3.7 million. It is therefore apparent that the increase in staff, though large, has not been proportionate to the rise in work loads.

This article gives a summary of the staffing situation in public assistance agencies as shown in semiannual reports on personnel that have been submitted to the Bureau of Public Assistance since December 1942. During the early war years, when State public assistance agencies were faced with acute staff shortages and high rates of turn-over, efforts to interpret the staffing problem were severely hampered by the lack of factual information on the size and composition of staff; on the number of vacancies and the types of positions in which vacancy rates were highest; on rates of personnel turn-over, by type of position; and on the size of the individual work loads that visitors were attempting to carry. To meet the demand for information of this kind, the Bureau of Public Assistance in 1942 asked State public assistance agencies to participate voluntarily in a reporting project designed to collect data on their personnel. The number of agencies responding to this request grew from 27 in December 1942 to 55 in December 1948. Beginning with the report for June 1949,<sup>1</sup> all State

agencies administering approved plans for the special types of public assistance were required to submit a semiannual report on personnel.

For the 6 months ended June 1949, reports were received from 59 agencies<sup>2</sup> in 51 States, including the District of Columbia, Alaska, and Hawaii (table 1). The reports cover, in addition to personnel administering the three special types of public assistance, most of the paid staff administering general assistance.<sup>3</sup> Administration of the four assistance programs occupies most of the staff time in these agencies; in some, however, a substantial block of time is devoted to related welfare programs, such as child welfare services, foster care, and probation and parole.

## Size of Staff and Distribution

Since the beginning of the reporting project, the Bureau has prepared estimates of the number of employees in public assistance agencies, based in part on reported data and in part on estimates for those agencies that did not submit reports. The estimates for earlier periods have now been revised on the basis of the reported information for June 1949 and are presented in chart 1 and table 2, together with the June 1949 data.

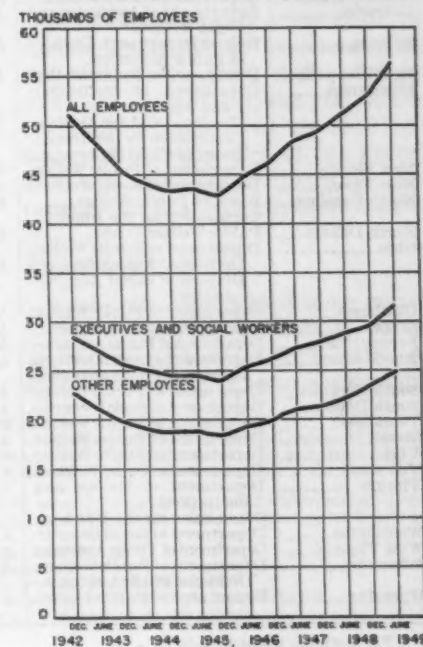
Part of the decline in staff during the war years 1942-45 occurred because the number of cases receiving assistance dropped substantially, particularly in aid to dependent children and general assistance. Some of the staff decline, however, reflected the

manpower shortage that prevailed throughout the Nation in all types of endeavor. The public assistance agencies' inability to recruit staff in sufficient numbers is reflected in the vacancy rates for that period, which were considerably higher than they are at present.

Since December 1945 the net increase in staff from period to period has been somewhat uneven. For the 6 months ended in June 1949, however, it was larger—both numerically and percentagewise—than for any previous period. Five-sixths of the agencies had staff increases during this period, though the California and New York agencies accounted for more than half the net increase of 3,300.

Approximately seven-eighths of the employees—49,000—work in local offices established in county, city, or other local government units, and the remaining one-eighth—7,300—are employees in the central and district offices of the State agencies. In about half the agencies, between 80 and 90

Chart 1.—Employees, by type of position, December 1942-June 1949



\*Prepared by the Division of Statistics and Analysis, Bureau of Public Assistance, Social Security Administration.

<sup>1</sup>Form PA-2003, *Semiannual Statistical Report on Staff of Public Assistance Agencies*. The definitions and reporting instructions for this report had been coordinated in 1948 with those used by the Children's Bureau for a similar report on personnel administering child welfare services, submitted by most of the same State agencies.

<sup>2</sup>In 45 States only one State agency submits reports; for six States, however, more than one agency is counted for the purpose of this reporting project, as follows: three each in Delaware and New Jersey and two each in Massachusetts, North Carolina, Ohio, and Virginia.

<sup>3</sup>For general assistance, data exclude the following sizable group for whom no basis of estimate is available: all employees in Connecticut, Florida, Indiana, Kentucky, New Jersey, Oklahoma, and Texas; all local office employees in Maine; and some local office employees in Illinois and Wisconsin.

Table 1.—Employees and vacancies, June 1949, and accessions and separations, January-June 1949

State	Agency	Programs <sup>1</sup>	June 1949 <sup>2</sup>						January-June 1949 <sup>4</sup>				
			Total	Employees by type of—				Vacancies		Accessions		Separations	
				Office <sup>3</sup>		Position		Number	Rate per 100 positions	Number	Rate per 100 employees	Number	Rate per 100 employees
				State	Local	Executive and social worker	Clerical and other						
Total, 59 agencies in 51 States			56,304	7,332	48,972	31,473	24,831	3,419	5.8	10,272	19.2	7,104	13.3
Alabama	Department of Public Welfare	A B C G O	745	118	627	433	312	55	6.9	128	17.4	107	14.6
Alaska	Department of Public Welfare	A B C G O	30	13	17	14	16	0		8	( <sup>5</sup> )	5	( <sup>5</sup> )
Arizona	Department of Public Welfare	A B C G O	212	52	160	119	93	9	4.1	34	15.7	42	19.4
Arkansas	Department of Public Welfare	A B C G O	368	58	310	223	145	12	3.2	54	15.0	40	11.1
California	Department of Social Welfare	A B C G O	5,792	573	5,219	2,898	2,894	432	6.9	2,204	40.8	1,429	26.4
Colorado	Department of Public Welfare	A B C G O	723	82	641	401	322	53	6.8	127	17.9	102	14.4
Connecticut	Office of Commissioner of Welfare, Division of Public Assistance	A B C	204	55	149	107	97	11	5.1	23	11.3	22	10.8
Delaware	Old Age Welfare Commission	A	29	29	( <sup>5</sup> )	14	15	1	( <sup>5</sup> )	0		0	
	Commission for the Blind	B	6	6	( <sup>5</sup> )	4	2	0		0		0	
	Board of Welfare	C	47	8	39	31	16	1	( <sup>5</sup> )	4	( <sup>5</sup> )	1	( <sup>5</sup> )
District of Columbia	Board of Welfare, Public Assistance Division	A B C G O	129	129	( <sup>5</sup> )	68	61	7	5.1	13	10.2	11	8.6
Florida	Welfare Board	A B C	820	61	759	532	288	51	5.9	197	24.7	155	19.4
Georgia	Department of Public Welfare	A B C G O	932	168	764	526	406	79	7.8	150	16.4	118	12.9
Hawaii	Department of Public Welfare	A B C G O	234	38	196	137	97	32	12.0	43	19.2	23	10.3
Idaho	Department of Public Assistance	A B C G <sup>4</sup> O	167	38	129	92	75	23	12.1	30	18.1	28	16.9
Illinois	Public Aid Commission	A B C G <sup>4</sup> O	2,366	332	2,034	1,423	943	74	3.0	344	14.8	252	10.9
Indiana	Department of Public Welfare	A B C	1,357	257	1,106	785	572	59	4.2	147	10.9	129	9.6
Iowa	Department of Social Welfare	A B C G <sup>4</sup> O	830	272	558	413	417	38	4.4	108	13.0	105	12.7
Kansas	Department of Social Welfare	A B C G O	791	64	727	411	380	30	3.7	110	14.1	91	11.6
Kentucky	Department of Economic Security, Division of Public Assistance	A B C	411	115	296	318	93	2	.5	75	19.5	25	6.4
Louisiana	Department of Public Welfare	A B C G O	1,626	322	1,304	840	786	164	9.2	409	26.6	235	15.3
Maine	Department of Health and Welfare	A B C G <sup>4</sup> O	273	83	190	145	128	11	3.9	27	9.9	24	8.8
Maryland	Department of Public Welfare	A B C G O	623	45	578	407	216	74	10.6	90	14.4	94	15.0
Massachusetts	Department of Public Welfare	A B C G O	2,361	258	2,103	1,245	1,116	64	2.6	255	11.0	172	7.4
	Department of Education, Division of the Blind	B	31	31	( <sup>5</sup> )	12	19	1	( <sup>5</sup> )	5	( <sup>5</sup> )	4	( <sup>5</sup> )
Michigan	Social Welfare Commission, Department of Social Welfare	A B C G O	2,443	168	2,275	1,535	908	*12	*9	*142	*11.4	*120	*9.7
Minnesota	Department of Social Security, Division of Social Welfare	A B C G <sup>4</sup> O	1,365	214	1,151	696	669	65	4.5	123	9.1	98	7.2
Mississippi	Department of Public Welfare	A B C	640	128	512	346	294	59	8.4	160	26.1	104	17.0
Missouri	Department of Public Health and Welfare, Division of Welfare	A B C G O	1,455	179	1,276	843	612	47	3.1	298	21.6	153	11.1
Montana	Department of Public Welfare	A B C G O	239	69	170	125	114	9	3.6	48	20.3	42	17.8
Nebraska	Department of Assistance and Child Welfare	A B C G <sup>4</sup> O	628	130	498	350	278	13	2.0	130	21.2	103	16.8
Nevada	Welfare Department, Division of Public Assistance	A	30	9	21	18	12	2	( <sup>5</sup> )	1	( <sup>5</sup> )	2	( <sup>5</sup> )
New Hampshire	Department of Public Welfare	A B C	150	40	110	90	60	0		18	12.1	16	10.7
New Jersey	Department of Institutions and Agencies	A	496	30	466	259	237	11	2.2	56	11.5	34	7.0
	Division of Old Age Assistance	A	20	20	( <sup>5</sup> )	4	16	0		0		1	( <sup>5</sup> )
	Commission for the Blind	B	310	68	242	171	139	5	1.6	25	11.0	32	10.4
	Board of Child Welfare	C	320	69	251	173	147	17	5.0	74	23.3	70	22.0
New Mexico	Department of Public Welfare	A B C G O	10,893	511	10,382	5,848	5,045	1,001	8.4	2,129	20.5	1,144	11.0
New York	Department of Social Welfare	A B C G O	892	89	803	519	373	77	7.9	128	14.6	92	10.5
North Carolina	Board of Public Welfare	A B C G O	85	53	32	46	39	0		6	7.1	5	5.9
	Commission for the Blind	B	236	76	160	109	127	21	8.2	33	14.4	19	8.3
North Dakota	Public Welfare Board	A B C G O	1,206	203	1,003	768	438	18	1.5	135	11.3	106	8.9
Ohio	Department of Public Welfare	A	1,484	270	1,214	796	688	5	.3	315	22.1	197	13.8
	Division of Aid for the Aged	B C G O	1,204	148	1,056	842	362	63	5.0	200	17.0	151	12.8
Oklahoma	Public Welfare Commission	A B C G O	647	120	527	316	331	13	2.0	127	20.0	105	16.5
Oregon	Department of Public Assistance	A B C G	3,834	618	3,216	2,049	1,785	330	7.9	494	13.2	319	8.5
Pennsylvania	Department of Social Welfare	A B C G	336	39	297	182	154	19	5.4	34	10.1	33	9.8
Rhode Island	Division of Public Assistance	A B C G O	553	83	470	358	195	30	5.1	58	10.6	51	9.3
South Carolina	Department of Public Welfare	A B C	211	49	162	127	84	23	9.8	36	17.4	27	13.1
South Dakota	Department of Social Security	A B C	657	105	552	420	237	96	12.7	114	18.2	58	9.2
Tennessee	Department of Public Welfare	A B C	1,408	178	1,230	822	586	61	4.2	217	15.6	177	12.8
Texas	Department of Public Welfare	A B C G O	199	28	171	126	73	4	2.0	28	14.1	27	13.6
Utah	Department of Social Welfare	A B C	101	28	73	59	42	0		10	9.9	11	10.8
Vermont	Department of Welfare and Institutions	A B C G O	768	103	665	464	304	67	8.0	125	16.5	105	13.9
Virginia	Commission for the Blind	B	7	7	( <sup>5</sup> )	3	4	1	( <sup>5</sup> )	0		0	
Washington	Department of Social Security	A B C G O	1,072	127	945	598	474	7	.6	236	20.7	369	32.4
West Virginia	Department of Public Assistance	A B C G O	487	70	411	343	144	44	8.3	70	14.9	38	8.1
Wisconsin	Department of Public Welfare, Division of Public Assistance	A B C G <sup>4</sup> O	732	74	658	417	315	11	1.5	98	13.7	66	9.2
Wyoming	Department of Public Welfare	A B C G O	89	16	73	53	36	5	5.3	9	9.8	15	16.3

For footnotes see next page.



**Table 2.—Number of employees and net change, December 1942–June 1949**

Semiannual period ended—	Number of employees, end of period	Net change during period	
		Number	Percent
December 1942.....	51,200		
June 1943.....	48,400	-2,800	-5
December 1943.....	45,600	-2,800	-6
June 1944.....	44,300	-1,300	-3
December 1944.....	43,400	-900	-2
June 1945.....	43,600	+200	(1)
December 1945.....	42,900	-700	-2
June 1946.....	44,800	+1,900	+4
December 1946.....	46,100	+1,300	+3
June 1947.....	48,400	+2,300	+5
December 1947.....	49,400	+1,000	+2
June 1948.....	51,100	+1,700	+3
December 1948.....	53,000	+1,900	+4
June 1949.....	56,300	+3,300	+6

<sup>1</sup> Increase of less than 0.5 percent.

percent of the staff are in local offices. Of the six agencies that report no local office staff, four including the District of Columbia administer their programs through a central office. The local office staff of the remaining two agencies is included in the report of another State assistance agency.

The size of an agency—State and local office staff combined—is determined to a considerable extent by the number, size, and types of programs that are administered by the agency. About three-fourths of the agencies have fewer than 1,000 employees each, and half employ fewer than 500. The two largest agencies—New York with almost 11,000 employees and California with 5,800—account for about 30 percent of all public assistance workers. The distribution of agencies by size of staff in June 1949 is as follows:

Size of staff	Number of agencies
Total .....	59
Less than 100.....	10
100-499 .....	19
500-999 .....	15
1,000-1,499 .....	8
1,500-1,999 .....	1
2,000 or more.....	6

Personnel in public assistance agencies have been classified in two ma-

for groups—those in executive and social work positions, who comprise somewhat more than half (56 percent) of all staff; and those in all other types of positions, principally clerical (table 3). Within these major groups, employees have been further classified by the type of position. The largest single class in the first group are case workers (visitors), who number 23,000 and represent two-fifths of all staff; they, together with a small class known as director-workers, are directly responsible for determining the original and continued eligibility of recipients of assistance. The director-workers combine the functions of visitor and executive head in small local offices, which are fairly numerous in some States. Other classes included in this first group are directors—the executive heads of State and local offices and their immediate assistants; supervisors, whose major function is the supervision of visitors; field representatives in State office positions with supervisory responsibility for the over-all administration of local offices; and all other employees in social work positions, such as special service consultants, child welfare consultants, and medical social workers.

The 2,600 case supervisors are somewhat unevenly distributed among States. Three-fifths work in six of the largest agencies,<sup>4</sup> though these agencies employ less than half the visitors. Seven State agencies<sup>5</sup> have no employees whose major function is case supervision; in these agencies, the function is performed by directors of local offices, senior visitors, or State field representatives. With one exception, these seven agencies have relatively small staffs.

<sup>4</sup> California, Illinois, Massachusetts (Department of Public Welfare), Michigan, New York, Pennsylvania.

<sup>5</sup> Idaho, Kentucky, Montana, New Hampshire, New Jersey (Board of Children's Guardians), North Dakota, Texas.

Special interest attaches to the number of field representatives employed by State agencies, in view of the requirement in the Social Security Act that a State agency must either administer or supervise the administration of State-wide plans for public assistance. Though State agencies use many methods to supervise local offices, there is general acceptance of the belief that field representatives provide a channel of direct communication between the State agency and local offices that is essential to effective supervision. It is apparent from the following tabulation that this number varies considerably among agencies. A similar variation may exist in the amount and character of the supervision that field representatives are expected to provide.

Average number of local offices per field representative	Number of agencies
Total.....	140
Less than 3.....	3
3-4.9.....	8
5-6.9.....	9
7-8.9.....	12
9-10.9.....	3
11 or more.....	5

<sup>1</sup> Excludes agencies with no local offices and those for which comparable information on field staff and local offices supervised is not available.

Factors other than the number of local offices to be supervised must, of course, be considered in determining the size of the field staff. Among these are the number and size of the programs administered by local offices; the physical size of the State; and the unique administrative arrangements that exist in some States.

## Turn-over

Turn-over rates afford some measure of the staffing problem of public assistance agencies. High rates of turn-over create a serious situation,

<sup>1</sup> A signifies old-age assistance; B, aid to the blind; C, aid to dependent children; G, general assistance, excluding all local office employees in Maine and some local office employees in Idaho, Illinois, Iowa, Minnesota, Nebraska, and Wisconsin for whom no basis of estimate is available; O, other welfare programs, excluding institutional care.

<sup>2</sup> As of last pay-roll period.

<sup>3</sup> State office represents central office and regional or district supervisory offices; local offices represent offices of county, city, or other local government units or branch offices of State agency directly administering public assistance. Employees of agencies administering programs entirely through central offices—Delaware Old Age Welfare Commission and Commission for the Blind, District of Columbia Division of Public Assistance, and Massachusetts Division of the Blind—counted

as State-office employees. Local office staff reported by the Division of Old-Age Assistance in New Jersey and by the Department of Welfare and Institutions in Virginia administer aid to the blind under the supervision of the State Commission for the Blind.

<sup>4</sup> Excludes employees who were separated but returned within period. Number of employees for 6-month period represents average of numbers for December 1948 and June 1949.

<sup>5</sup> Not computed; base less than 50.

<sup>6</sup> See footnote 1 for limitations.

<sup>7</sup> Excludes employees in workshop for the blind.

<sup>8</sup> Excludes local office employees working on general assistance.

<sup>9</sup> Excludes 583 town and city welfare or service officers.

primarily because frequent reassignments of case load not only interrupt the continuity of the relationship between the agency and client but also involve expenditure of staff time in the induction and training of new staff. On the other hand, to the extent that separations from an agency permit replacements with better-qualified personnel, turn-over in staff affords an opportunity to improve administration. During the war years, however, when experienced workers left an agency it was often difficult if not impossible to find replacements of even equal competence.

Since December 1945, separation rates generally have been lower and accession rates higher than during the war (table 4). The rise in the accession rate during the first half of 1949 resulted from the relatively large increases in California and New York, since more than two-thirds of the other agencies reported a decline in accession rates. More than four-fifths of the agencies also had lower separation rates for this period than for the preceding 6 months. In 11 agencies, separations comprised more than a sixth of total staff during the first half of 1949; eight of these agencies, however, had no net loss in staff since accessions more than compensated for staff losses. Data by agency on accession and separation rates are shown in table 1 and on accession rates, in chart 2.

Turn-over rates generally are lower

**Table 3.—Employees, by type of position, June 1949**

Positions	Total		State office		Local offices	
	Number	Percent	Number	Percent	Number	Percent
Total.....	56,300	100	7,300	100	49,000	100
Executives and social workers.....	31,500	56	2,000	28	29,500	60
Directors.....	2,200	4	500	6	1,700	3
Director-workers.....	1,700	3	—	—	1,700	3
Case workers.....	23,100	41	300	5	22,800	47
Supervisors.....	2,600	5	100	2	2,500	5
Field representatives.....	700	1	700	9	—	—
All other social workers.....	1,200	2	400	6	800	2
Other employees.....	24,800	44	5,300	72	19,500	40
Specialists.....	1,900	3	1,100	14	800	2
Clerks.....	21,500	38	4,000	55	17,500	36
All others.....	1,400	3	200	3	1,200	2

for executive and social work personnel than for other employees. During the first half of 1949, accessions to the executive and social work group were at the rate of 16.8 per 100 employees; for other employees, the rate was 22.2. Similarly the separation rate for executive and social work employees was 10.6 per 100 employees and for other employees, 16.6. The following tabulation shows the distribution of agencies by rate of turn-over for each group of employees.

Rate per 100 employees, January-June 1949	Accessions		Separations	
	Executive and social work employees	Other employees	Executive and social work employees	Other employees
Total number of agencies <sup>1</sup> .....	51	51	51	51
Rate:				
Less than 10.....	18	2	33	8
10-19.....	27	28	16	26
20-29.....	5	14	2	13
30-39.....	1	6	0	4
40-49.....	0	1	0	0

<sup>1</sup> Excludes 8 agencies with less than 50 employees.

Provisional, temporary, and emergency employees comprised a large proportion—almost 60 percent—of the staff hired during the first half of 1949.<sup>6</sup> The range in this proportion was from about a fourth in three agencies to upwards of three-fourths in five agencies. Frequently appointments are made on a provisional, temporary, or emergency basis because civil-service lists are exhausted or because persons on the registers are not interested in the jobs offered. During the war, many States carried on continuous recruitment programs but did not give examinations on a regularly planned basis because there were too few candidates for jobs. Complete information on the number of provi-

<sup>6</sup> For purposes of this reporting project, a provisional employee is one who meets minimum qualifications and who is appointed on a noncompetitive basis for a limited period pending the establishment of a register; a temporary employee is appointed under the merit system to a position that is expected to last 6 months or less; an emergency employee is appointed, without regard to the establishment of a register, to meet an emergency and for a limited period.

**Table 4.—Accession and separation rates, June 1943-June 1949<sup>1</sup>**

Semiannual period ended—	Accessions per 100 employees	Separations per 100 employees
June 1943.....	15.3	19.0
December 1943.....	15.2	21.0
June 1944.....	16.4	16.8
December 1944.....	15.5	17.0
June 1945.....	14.9	13.7
December 1945.....	18.6	17.3
June 1946.....	20.5	16.3
December 1946.....	19.3	17.2
June 1947.....	17.9	13.7
December 1947.....	17.9	16.7
June 1948.....	16.6	13.1
December 1948.....	18.1	15.2
June 1949.....	19.2	13.3

<sup>1</sup> Based on data for varying numbers of reporting agencies in each 6-month period; excess of separations over accessions and of accessions over separations cannot be compared with net change shown in table 2, which includes estimates for agencies not reporting.

sional, temporary, and emergency employees in public assistance agencies is not available through this reporting project. For the States reporting the data, the proportion that such employees constituted of all employees was highest in 1947 and has since declined regularly. Incomplete data indicate that during the first half of 1949 such employees made up less than 15 percent of the total for all agencies.

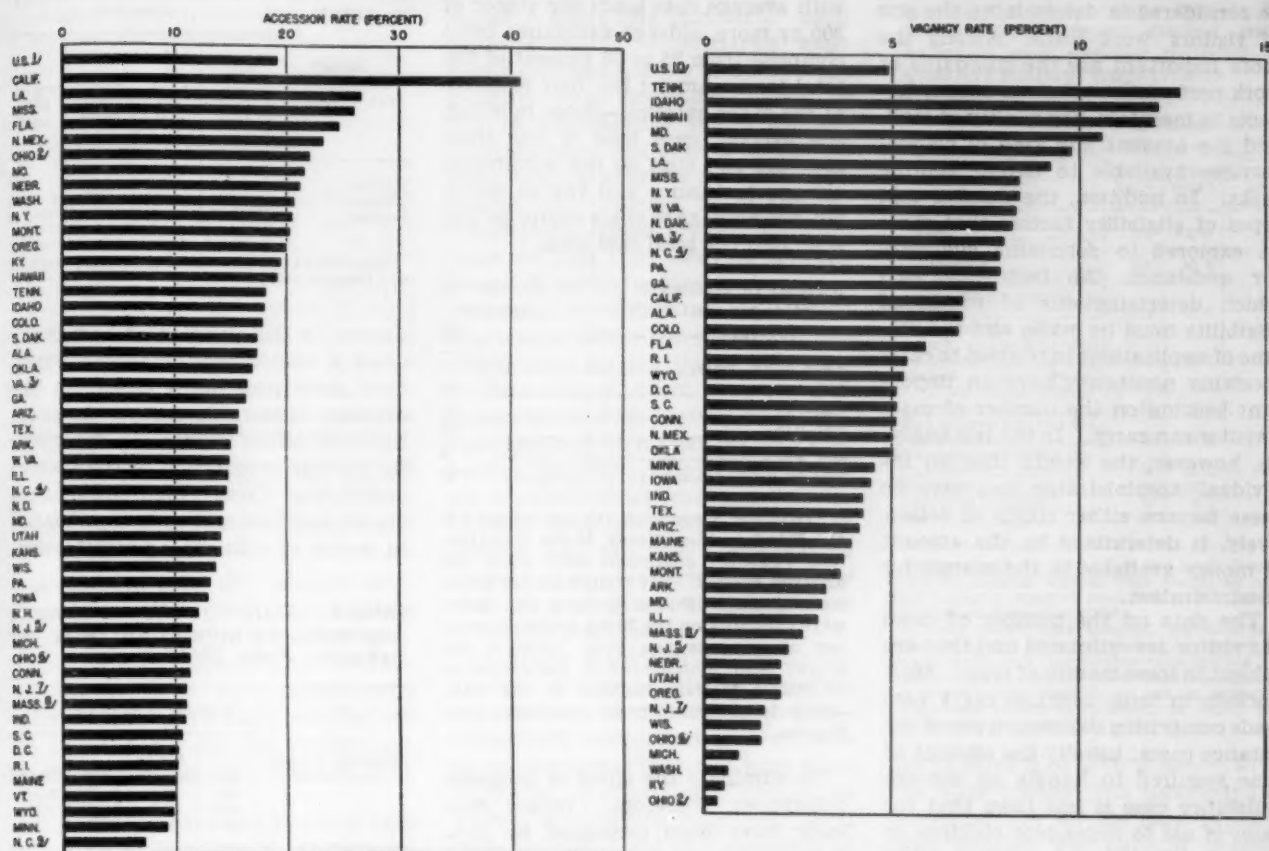
## Vacancies

The fact that agencies are having less difficulty now than during the war years in recruiting staff is reflected in the lower vacancy rates that have been reported since the first half of 1947 (table 5) and in the relatively small increase in the number of vacancies despite a large increase in the number of positions. Thus, from June 1947 to June 1949, the number

**Table 5.—Vacancy rates per 100 positions, by type of position, December 1942-June 1949**

Semiannual period ended—	All positions	Executive and social workers	Other employees
December 1942.....	7.5	8.1	6.8
June 1943.....	6.8	7.8	5.4
December 1943.....	6.7	7.9	5.2
June 1944.....	7.1	8.5	5.2
December 1944.....	8.4	9.9	6.5
June 1945.....	7.5	8.9	5.6
December 1945.....	7.8	9.1	6.2
June 1946.....	7.2	8.3	5.7
December 1946.....	8.3	9.9	6.2
June 1947.....	6.2	7.2	5.0
December 1947.....	6.2	7.1	4.9
June 1948.....	5.8	6.8	4.6
December 1948.....	5.5	6.5	4.3
June 1949.....	5.8	6.2	5.4

Chart 2.—Accession rates, January-June 1949, and vacancy rates, June 1949



1 59 agencies in 51 States. Total includes Alaska, all agencies in Delaware, the Massachusetts Division of the Blind, Nevada, and the New Jersey and Virginia Commissions for the Blind, which are omitted from body of chart because base for each is less than 50.

2 Division of Social Administration.  
3 Department of Welfare and Institutions.  
4 Board of Public Welfare.  
5 Division of Old-Age Assistance.

6 Division of Aid for the Aged.  
7 Board of Child Welfare.  
8 Department of Public Welfare.  
9 Commission for the Blind.

10 59 agencies in 51 States. No vacancies in Alaska, the Delaware Commission for the Blind, New Hampshire, the New Jersey and North Carolina Commissions for the Blind, and Vermont.

of vacancies rose by only 300, from an estimated 3,200 in the earlier month to 3,500 in June 1949. Over the same 2-year period, the total number of positions increased from an estimated 51,600 in June 1947 to 59,800 in June 1949, or by about 8,000.

More than two-thirds of the agencies reported fewer vacancies in June 1949 than in the preceding December. The total number of vacancies for all agencies combined, however, increased by about 100 between the 2 months—principally because of the rise in the number of vacant positions in California and New York, which together accounted for more than two-fifths of all vacancies in June 1949.

Vacancy rates for June 1949 are shown by agency in table 1 and chart

2. In general, a relatively high vacancy rate indicates that an agency has a staffing problem. A low rate, however, does not always mean that optimum staffing, insofar as numbers are concerned, has been achieved. Thus in one agency the vacancy rate was less than 1 per 100 positions in December 1948 and June 1949. This agency, faced with a serious cut in its administrative appropriation in the first half of 1949, was obliged to lay off staff and to reduce the number of budgeted positions. As a result, though the vacancy rate remained low, the number of cases per visitor increased from about 200 in December to 250 in June.

As shown in table 5, vacancy rates in executive and social work positions are consistently higher than those for

all other positions, though for recent periods the difference between the two rates has narrowed somewhat. It is, of course, more difficult and takes a longer time to recruit for executive and social work positions than for other positions.

### Case Loads per Visitor

A question of continuing concern to public assistance administrators in their efforts to attain efficient operation of their programs relates to the number of cases that should be assigned to a visitor. Attempts to provide an answer to this question have not been too successful in terms of supplying a standard against which each agency can measure its own practice. They have, however, brought



to light the many factors that must be considered in determining the size of visitors' work loads. Among the more important are the standards of work performance that an agency expects to maintain, the quality of staff, and the amount and kind of clerical services available to handle routine tasks. In addition, the number and types of eligibility factors that must be explored to determine eligibility for assistance, the frequency with which determinations of continued eligibility must be made, and the volume of applications in relation to cases receiving assistance have an important bearing on the number of cases a visitor can carry. In the last analysis, however, the weight that an individual administrator can give to these factors, either singly or collectively, is determined by the amount of money available to the agency for administration.

The data on the number of cases per visitor are estimated and thus are subject to some margin of error. Most workers in most agencies carry case loads comprising different types of assistance cases; usually the amount of time required to handle an old-age assistance case is less than that for cases of aid to dependent children or general assistance. As a result, other things being equal, average case loads per visitor are likely to be higher in agencies that have a relatively large proportion of old-age assistance cases in their total case loads. In the tabulation shown below, agencies have been classified by the average number of assistance cases per visitor without regard to the types of programs ad-

ministered. In the three agencies with average case loads per visitor of 300 or more, old-age assistance cases comprise from 75 to 90 percent of the total load. Among the four agencies at the other extreme—those in which the average case load is less than 100—are two that do not administer old-age assistance and two in which old-age assistance cases comprise less than half the total case load.

Number of assistance cases per visitor	Number of agencies
Total.....	<sup>1</sup> 52
Less than 100.....	4
100-149.....	11
150-199.....	13
200-249.....	13
250-299.....	8
300 or more.....	3

<sup>1</sup> Data for 3 agencies (Commissions for the Blind in New Jersey, North Carolina, and Virginia) combined with those for another agency. Not computed for Delaware Board of Public Welfare and Delaware Commission for Blind because number of cases is less than 1,000 or for Alaska and Massachusetts Departments of Public Welfare because of the relatively large number of part-time employees.

To eliminate the effect of program differences, therefore, average case loads have been estimated by program. The estimates of case load per visitor by program show, on the average, how many cases of a given type a full-time visitor would carry if she worked on one program only. The wide range in the average case load per visitor, both by agency and by program, is shown in table 6 and in the following tabulation.

While these data do not supply the

Agency	Number of cases per visitor, <sup>1</sup> June 1949			
	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance
Highest.....	441	241	515	506
Median.....	224	113	228	108
Lowest.....	107	49	100	44

<sup>1</sup> Equivalent full-time visitor if she were working on 1 program only.

answer to the question of how many cases a visitor can or should carry, they show how many cases, on the average, visitors do carry. As such, the data afford a point of departure for further exploration of the factors underlying these wide differences among agencies and their significance in terms of efficient administration.

Table 6.—State public assistance agencies, by number of cases per visitor,<sup>1</sup> June 1949

Number of cases per visitor	Number of State agencies <sup>2</sup>			
	Old-age assistance	Aid to dependent children	Aid to the blind	General assistance
Total number of agencies....	49	45	25	27
Cases:				
Less than 100....	0	16	0	11
100-149.....	6	18	6	8
150-199.....	11	9	4	4
200-249.....	8	2	7	2
250-299.....	14	0	2	1
300 and over....	10	0	6	1

<sup>1</sup> Equivalent full-time visitor if she were working on one program only.

<sup>2</sup> Excludes agencies in which total case load for specified program was less than 1,000.

## Notes and Brief Reports

### Why Insured Older Workers Have Quarters Without Wage Credits

The average monthly wages, and therefore the monthly insurance benefits, of many beneficiaries under old-age and survivors insurance are low because in the years before they became entitled to benefits they received no wage credits in some calendar quarters. This fact is shown by the wage records regularly maintained by

the Bureau of Old-Age and Survivors Insurance, but the wage records do not show why these persons had no work in covered jobs in some quarters. The reasons—unemployment and layoffs, disability, work in noncovered employment, retirement before entitlement—are important, however, in an appraisal of the probable effectiveness of various plans for raising average monthly wages and benefits under the insurance program.

To obtain this information the Bu-

reau of Old-Age and Survivors Insurance, in the course of a survey of 442 primary beneficiaries in the Boston metropolitan area late in 1946, interviewed 250 primary beneficiaries with no wage credits in some of their divisor quarters.<sup>1</sup> The 442 beneficiaries in the survey formed a 26-percent sample of all persons in the Boston

<sup>1</sup> For the primary beneficiaries studied, the divisor quarters included all calendar quarters after 1936 and before the worker became entitled, excluding, for workers who attained age 65 before 1939, any quarter after that in which age 65 was attained.

Table 1.—*Quarters without wage credits, by employment status of worker during quarter*<sup>1</sup>

Employment status of worker	Number	Percent
Quarters without wage credits, total.....	2,067	100.0
Did not work.....	1,380	66.8
Disabled (temporarily or permanently unable to work).....	645	31.2
Unemployed (able to work, and seeking employment).....	416	20.1
Retired (able to work, but not seeking employment).....	295	14.3
Had covered job, but did not work.....	24	1.2
Worked in noncovered employment.....	587	28.4
Full time.....	484	23.4
Less than full time.....	103	5.0
Other <sup>2</sup> .....	100	4.9

<sup>1</sup> For number of workers reporting divisor quarters with no wage credits by employment status during such quarters, see table 2.

<sup>2</sup> For 74 of these quarters the survey interviewers accepted the beneficiaries' assertion that they had worked in covered employment, although their taxable wages had not been reported; employment status of the beneficiaries in the remaining 26 quarters not reported.

metropolitan area who became entitled to benefits in 1944 and who were living in the area in December 1944. Thus, in this representative sample, 57 percent of the aged persons who were entitled to primary benefits had been absent from covered employment in 1 or more quarters prior to their entitlement.

The 250 primary beneficiaries were asked to describe their employment experience in all the calendar quarters in which they received no wage credits before the quarter in 1944 when they became entitled to benefits. The persons interviewed were not only advanced in age when they were visited, but they had been past middle age during the entire period investigated. The period during which they could have earned taxable wages before entitlement varied from 5 years to 7 years and 9 months. The comparatively short period of time covered by the study, the unusual conditions in the labor market during this period, the limited geographical area included in the survey, the fact that only urban workers who had become beneficiaries were interviewed, and the age of the older workers whose experience the survey reflects—all must be borne in mind in considering the findings reported.

The number of divisor quarters without wage credits ranged from 1 to 25. On the average the workers visited had 8.3 such quarters. Chiefly because the divisor quarters without

wage credits reduced the average monthly wage, the number of such quarters in the beneficiary's wage record declined sharply as the average monthly wage increased. None of the 16 beneficiaries whose average monthly wage was \$150 or more had more than 6 quarters without wage credits. By contrast, 21 of the 101 beneficiaries whose average monthly wage was less than \$50 had between 18 and 25 such quarters.

During two-thirds of the divisor quarters in which they had not received wage credits the beneficiaries in the survey had not been engaged in gainful work; in slightly more than one-fourth of such quarters they had been employed in noncovered jobs; in 4.9 percent, either the beneficiaries claimed that they had worked in covered jobs but that their taxable wages had not been reported or they gave no explanation of their failure to receive wage credits (table 1).

In nearly a third of all the divisor quarters during which the beneficiaries had not received wage credits—almost half their divisor quarters with no employment—they had been ill or otherwise disabled and unable to work. While there may have been some overstatement of the number of quarters during which illness caused an absence from covered jobs, careful examination of the data suggests that the overstatement was slight.

Beneficiaries in the survey group undoubtedly were ill more frequently than the workers past retirement age who remained employed and did not file for benefits. Furthermore, illness undoubtedly was relatively more important among the factors causing older workers to be without wage credits in 1937-44—a period including the war years—than it would be in years during which there was less demand for labor and consequently more quarters in which older workers lacked wage credits because they were unemployed.

Illness and disability were particularly significant reasons for the lack of wage credits in quarters before entitlement among the beneficiaries in the youngest age group included in the survey—persons who became entitled to retirement benefits at age 65 in 1944. The beneficiaries in this age group reported that they were ill dur-

Table 2.—*Beneficiaries with divisor quarters without wage credits by employment status during such quarters and average number of quarters without wage credits*

Employment status	Beneficiaries		Average number of quarters
	Number <sup>1</sup>	Percent <sup>1</sup>	
Total.....	250	100.0	8.3
Did not work.....	206	82.4	6.7
Disabled (temporarily or permanently unable to work).....	119	47.6	5.4
Unemployed (able to work, and seeking employment).....	63	25.2	6.6
Retired (able to work, but not seeking employment).....	38	15.2	7.8
Had covered job, but did not work.....	12	4.8	2.0
Worked in noncovered employment.....	68	27.2	8.6
Full time.....	56	22.4	8.6
Less than full time.....	15	6.0	6.9
Other <sup>2</sup> .....	23	9.2	4.3

<sup>1</sup> Figures add to more than the totals because many beneficiaries without wage credits for more than 1 quarter reported more than one reason for their absence from covered jobs.

<sup>2</sup> Survey interviewers accepted assertions of 15 beneficiaries that they had worked in covered employment although their taxable wages had not been reported in some quarters (an average of 4.9 quarters per person); nine beneficiaries had an average of 2.9 quarters without wage credits for which their employment status was not reported.

ing 55 percent of their quarters without wage credits; the corresponding proportion for all the aged beneficiaries studied was only 31 percent. The great majority of the quarters in which workers aged 65 lacked wage credits because they were disabled were quarters immediately preceding their entitlement to benefits; before their withdrawal from the labor force, most of this group had worked fairly regularly in covered employment. This situation reflects the fact that workers over age 65 could file for benefits when they became ill, while younger workers had to wait until their sixty-fifth birthday to become beneficiaries.

Although the beneficiaries surveyed had not worked during most of their divisor quarters without wage credits, they reported that they were unemployed (that is, able to work and seeking employment) in only a fifth of these quarters. Of all quarters during which the workers were unemployed, only 17 percent fell in the 3-year period 1942-44; the great majority were in the 5 prewar years. More than half these quarters of unemployment occurred before the worker's first covered job or before his

reentry into covered employment after 1940.

Workers having covered jobs at which they did not work during the quarter accounted for 1.2 percent of the quarters without wage credits. Usually these beneficiaries explained that seasonal or slack work had caused their temporary lay-off. They had expected to return to the jobs they had held and had not hunted other employment; those who reported that they were unemployed, by contrast, had little likelihood of being called back to the same employment and had actively sought other jobs.

During 1 out of every 7 divisor quarters without wage credits before entitlement the beneficiary was retired—he was able to work but was not seeking employment. More than half (55 percent) of these quarters of retirement occurred before the workers had entered covered employment. They were reported by a few persons who, having retired before the beginning of the insurance program, entered covered jobs for the first time in the war years. Most of the remaining 45 percent represented benefit loss due to delay in filing application for benefit. Of the aggregate number of quarters without wage credits on account of retirement, 36 percent represented retirement before the worker's attaining age 65.

The beneficiaries reported that in 28 percent of their divisor quarters in which they had no wage credits they were at work in noncovered jobs; in most of these quarters they were employed full time. Two-thirds of the quarters of absence from covered jobs because of noncovered employment were reported by persons who had shifted their employment only once. These workers either had shifted to covered jobs after 1937—many of them making the change in the war years—or they had worked in covered jobs during most of the early years of the program and then shifted to noncovered employment. As would be expected, the length of time worked in noncovered jobs was markedly longer for persons who were late entrants to covered employment than for those who withdrew from covered jobs and undertook noncovered employment after they had gained insured status.

The remaining third of these divisor quarters were reported by persons who had shifted between covered and noncovered jobs more than once. Many of these workers had transferred to noncovered employment early in the insurance program and had returned to covered jobs in the war years.

Most of the persons in noncovered jobs during quarters without wage credits held only one type of noncovered employment. Work for Federal, State, or local governments was reported by approximately half the beneficiaries who had been in noncovered jobs; nearly a fourth had been self-employed. The various other types of noncovered jobs reported included railroad employment, domestic service, and work for churches, colleges, national banks, or benevolent associations. The amount of government employment was large both because of various government relief programs instituted during the depression of the thirties and because of war work in government plants.

During the interview a detailed description was obtained of the industries and occupations in which the workers had been employed. Thus a considerable degree of accuracy was assured in reporting the extent of shifting between covered and noncovered employment. The findings may understate but certainly do not overstate the significance of this in-and-out movement as a cause of lack of wage credits for a calendar quarter or longer among the sample group of beneficiaries.

Of the 2,067 divisor quarters in which the sample group of aged beneficiaries were without wage credits, 952 or 46 percent occurred before the worker reached age 65. Because hereafter, as a rule, only the quarters with no wage credits that occur before age 65 will lower retirement benefits, it is significant that unemployment and work in noncovered employment were responsible for a relatively larger number of quarters without wage credits before age 65 than at ages 65 and over. Illness and retirement, on the other hand, were more frequently the causes of absence from covered jobs among workers at ages 65 and over.

The significance of the reasons for

quarters with no wage credits can also be judged from data on the number of workers who reported each type of explanation for absence from covered employment. Table 2 shows the proportion of persons who reported the various reasons for the lack of wage credits in 1 or more quarters, and the average number of quarters with no wage credits for the specified reason.

Nearly half the beneficiaries had been ill or disabled in 1 or more quarters without wage credits; slightly more than one-fourth had worked in noncovered employment; a fourth had been unemployed in 1 or more quarters. Many beneficiaries, of course, reported several reasons for their various quarters without wage credits.

On the average, noncovered employment accounted for the largest number of quarters without wage credits. Beneficiaries who had noncovered employment in some or all of their quarters with no wage credits had such employment in an average of 8.6 of these quarters, or the equivalent of a little more than 2 years. Similarly, the beneficiaries who were retired and those who were unemployed in some quarters had an average of 7.8 and 6.6 quarters without wage credits for these reasons. Lay-offs, by contrast, accounted for an average of only 2 calendar quarters with no wage credits.

Disability was the only factor with respect to which the relative number of workers affected was significantly larger than the relative number of resultant divisor quarters without wage credits. Of the 119 beneficiaries who had been ill or disabled in 1 or more quarters without wage credits, 71 percent reported only one continuous period of disability; the other 29 percent reported two or more noncontinuous periods without wage credits due to illness. A fourth of the 119 beneficiaries reported only 1 quarter in which they were ill; at the other extreme, a fifth reported illness in 10 or more quarters. The average number of quarters without wage credits due to illness (5.4 quarters) was smaller, however, than the average number due to work in noncovered employment (8.6 quarters), retirement (7.8 quarters), or unemployment (6.6 quarters).



No single corrective measure, obviously, would have increased the amount of wage credits received in more than a small proportion of these divisor quarters. Extension of the coverage of the insurance program, for example, would have reduced by approximately a fourth the aggregate number of divisor quarters with no wage credits. A provision to disregard the divisor quarters during which the worker was disabled would have eliminated approximately three-tenths of the quarters investigated in this study.

The relative importance of the various factors that caused the older workers in the Boston survey to be absent from covered jobs might not be the same for the entire group of aged beneficiaries under old-age and survivors insurance. This study is chiefly significant as evidence of the number of factors involved. It also shows that beneficiaries are able to supply the information needed in such studies of their wage histories with what appears to be a considerable degree of accuracy.

## Social Security Agreements in Western Europe

Social security cooperation in Western Europe was significantly advanced at Paris on November 7, 1949, when multilateral conventions on social security and social assistance were signed by the foreign ministers of the five countries that are parties to the treaty at Brussels on economic, social, and cultural collaboration and collective self-defense. The countries—Belgium, France, Great Britain, Luxembourg, and the Netherlands—thus approved the work of the Social Committees of the Brussels Treaty Permanent Commission in these fields.

The multilateral convention on social security is supplementary to a series of bilateral social security agreements among these Nations. Some of the bilateral agreements had been signed before the conclusion of the multilateral treaty, others have been concluded since, and others are still being negotiated. The general aim of each agreement is to treat the citizens of both contracting countries equally with respect to the social se-

curity programs specified in the agreements. The multilateral convention provides for reciprocity of treatment among all five countries in the field of social security legislation, which is defined to mean the laws specified in the bilateral agreements. The programs common to all the agreements thus far negotiated are old-age, invalidity, and survivors insurance, health and maternity insurance, and insurance against work accidents and specified occupational diseases. In some instances family allowances have been included.

Under the multilateral convention, a citizen or national of any of the five countries who has been covered by social security legislation will benefit from any of the bilateral agreements. When the latter provide for totaling periods of covered employment in two countries for the establishment or maintenance of right to benefit, the multilateral agreement extends this privilege to employment in all five countries. "For instance, where a Frenchman has worked in the United Kingdom, France, and the Netherlands, his contributions or insurance periods in those three countries will be added together so as to give him pension rights."<sup>1</sup> When different bilateral agreements govern the combining of covered periods in a given country, the more favorable agreement into which the country has entered will apply.

When coverage under a special system (as for miners) is required for receipt of benefit, the multilateral convention affirms this requirement but also liberalizes it by validating, for benefit purposes, any work performed in the occupation in a country that covers the employment in question in its general social security system, though not in a special program.

In old-age and survivors insurance—and in invalidity insurance when bilateral conventions do not specify that invalidity benefits shall be charged to one country only—the cost of the benefits is to be prorated among the countries in proportion to the duration of the individual's cover-

<sup>1</sup> Brussels Treaty Permanent Commission, Communiqué, "Social Security in Western Union," Annex I, November 4, 1949.

age in each country. The benefit itself is determined by the country where the claim is made, under its own laws, but without any distinction between coverage in the country of residence and in the other signatory nations. When it is necessary, under a benefit formula, to take account of average earnings, the portion of the benefit charged to a particular country is to be based on the beneficiary's earnings while covered by the system of that country.

A retired beneficiary may, under terms of the multilateral convention, continue to receive his pension after moving to another of the contracting countries. Most European retirement systems, unlike that of the United States, impose restrictions upon the payment of benefits to nonresidents.

The reciprocity conferred by the agreement extends to cases in which a worker and his dependents are not in the same country. In such instances the dependents will ordinarily be entitled to the medical benefits provided by the program effective in the country where they live, and no settling of accounts between the social insurance agencies concerned is contemplated. If the application of the convention would otherwise give rise to double title to maternity benefit, the country where the child is born will provide the benefit.

A second multilateral convention among the five countries deals with social assistance of a medical and institutional character. The basic principle is that of equality of treatment. Each of the countries, at its own expense, will treat nationals of the four other countries on the same basis as it treats its own needy citizens. Furthermore, an individual will not be repatriated solely on the ground that assistance is likely to be long-continued or costly if he has close family ties in the country of residence or if he has lived there for more than 5 years (10 years if he entered the country after age 55), or if he is not in fit condition to be transported.

### *Bilateral Agreement Between France and Great Britain*

The country most active in promoting bilateral agreements has been France, which concluded agreements with Belgium on January 17, 1948;

with Great Britain on June 11, 1948; and with the Netherlands on January 7, 1950. Belgium and the Netherlands concluded an agreement on August 29, 1949. All the agreements are basically similar, so that the terms of the convention between Great Britain and France will serve to show the pattern. Not all the bilateral agreements have been approved by the respective Governments, but the French-British agreement has been so approved and is now effective in both countries.

It provides in general that the nationals of either country are, when working in the other country, made subject to the social security measures of the country where they are employed, with right to benefit under the same conditions as its own citizens. The laws in the country of employment govern coverage, eligibility, and benefits. Certain exceptions to coverage are specified; namely, persons employed for less than 6 months in a country other than that of their normal residence, if the employer is located in the country of normal residence; traveling personnel of transport undertakings; career officers and other diplomatic and consular employees, including personal employees of diplomatic and consular employees; and such other persons as may be accepted by mutual agreement.

The French areas to which the agreement applies are metropolitan France and its overseas Departments (Guadeloupe, Guiana, Martinique, and Réunion). The British areas are England, Wales and Scotland, and the Isle of Man. The programs to which the agreement applies are old-age, invalidity, and survivors insurance; health and maternity insurance; work-injuries insurance; and (as to France) special systems, particularly miners' insurance, covering the same risks. The convention does not apply to unemployment insurance, which is a part of the British but not of the French system, or to family allowances, which are payable to the children of aliens in both countries.

The division of costs and other aspects of the reciprocity vary somewhat as among the different risks covered. Some of the principal provisions follow.

For sickness, maternity, and survivors insurance, a national of either

country covered by the system of that country and moving to the other country, and being there covered from the time of his arrival, may qualify for benefit on the basis of the period of coverage in both countries or either country. For sickness benefits, the illness must have become apparent after the insured became compulsorily covered in the new country of residence.

For permanent disability, nonoverlapping insurance periods completed under both French invalidity insurance and British long-term sickness coverage will be added in determining the right to cash benefit and the maintenance or recovery of such right. The benefits will be determined by the law of the country where the sickness or invalidity was certified, and the costs will be met by the system of that country.

A person moving from one country to the other while in receipt of invalidity benefit will maintain the same pension rights in either country as he would have had if he had not changed his residence. Details of medical administration and control with respect to disability in such cases are to be regulated by mutual agreement.

For old-age and widows' insurance, periods of coverage in either country may likewise be added for benefit purposes. Each country pays the portion of the old-age pension corresponding to the time spent in covered employment in that country. The joint contribution is also effective for benefits to widows aged 65 or over or incapable of working. If the widow does not meet one of these conditions, no contribution is payable by the country where she does not live.

If an individual chooses, he may renounce the right to benefit based on adding the insurance periods; each country will then pay separately whatever benefit is due him.

In insurance against work accidents and occupational disease, it is provided that any legal limitations on rights of foreigners shall not apply to nationals of the two countries.

In view of the fact that assistance in Great Britain is available to needy aged residents irrespective of nationality, the agreement declares that the French allowance to formerly em-

ployed persons who are age 65 or over and without sufficient means will be paid to British subjects in France who meet the same requirements.

Full mutual administrative cooperation is specified, including exemption from normal registration, stamp, and consular charges. Where restrictions on free exchange of currency exist, measures are to be taken by the respective Governments to ensure the reciprocal transfer of sums due. If a beneficiary in one country under old-age, invalidity, survivors, or work-injuries insurance transfers to the other country, he receives his pension from the social security organization in the place of his new residence, and this organization is reimbursed by the agency in the country responsible for the benefit. The French National Social Security Fund, on the one hand, and the British National Insurance Fund or Industrial Injuries Fund, on the other, will make the necessary repayments. All provisions necessary for the operation of the convention are to be the subject of supplementary agreements, some of which have been made effective already.<sup>2</sup>

In the event of difficulties in carrying out the convention, the competent authorities will resolve the issue. If this method proves unsuccessful the use of arbitration is specified.

## Trust Fund Operations in 1949

Sums equivalent to 100 percent of current collections under the Federal Insurance Contributions Act are transferred under permanent appropriation to the Federal old-age and survivors insurance trust fund as such collections are received by the Treasury. In 1949, appropriations of such contributions amounted to \$1,666 million. The trust fund also received \$3.6 million in appropriations from the general fund of the Treasury for additional costs incurred in benefit

<sup>2</sup> National Insurance and Industrial Injuries (Reciprocal Agreement With France) Order, 1949; National Insurance (Reciprocal Agreement With France as to Retirement Pensions) Order, 1948; and National Insurance (Industrial Injuries) (Reciprocal Agreement With France) Order, 1948.

Table 1.—Changes in social security trust fund investments and the interest-bearing public debt, as of the end of December, 1946-49

[Amounts in millions]

Item	Investments at end of December—								Net acquisitions		
	1946		1947		1948		1949		Dec. 31, 1946, through Dec. 31, 1947	Dec. 31, 1947, through Dec. 31, 1948	Dec. 31, 1948, through Dec. 31, 1949
	Amount	Average interest rate (percent)	Amount	Average interest rate (percent)	Amount	Average interest rate (percent)	Amount	Average interest rate (percent)			
Total interest-bearing public debt.....	\$257,640	2.057	\$254,205	2.144	\$250,579	2.216	\$255,019	2.206	—\$3,444	—\$3,626	+\$4,440
Securities acquired by social security trust funds, total.....	15,643		17,371		19,052		19,424		+1,728	+1,681	+372
Old-age and survivors insurance trust fund.....	8,079	2.04	9,268	2.09	10,556	2.20	11,728	2.20	+1,190	+1,287	+1,172
Unemployment trust fund.....	7,564	1.94	8,102	2.05	8,496	2.16	7,696	2.16	+538	+394	—800
All other interest-bearing securities.....	242,006		236,834		231,527		235,595		—5,172	—5,307	+4,068

Source: Daily Statement of the U. S. Treasury.

payments to survivors of certain World War II veterans under the Social Security Act Amendments of 1946; and it was credited with \$146 million in interest and profits on investments.

Under the provisions of the Social Security Act Amendments of 1940, the fund is held by a Board of three Trustees: the Secretary of the Treasury, who is the Managing Trustee; the Secretary of Labor; and the Federal Security Administrator. The Secretary of the Treasury invests that portion of the trust fund which, in his judgment, is not needed to meet current expenditures for benefit payments and administrative expenses. For the calendar year 1949, the fund's assets showed a net increase of \$1,094 million, and net investments made during the year totaled \$1,172 million (table 1).

Investments are made by the Secretary of the Treasury for the unemployment trust fund as a unit, although the fund is composed of 51 separate State accounts and the railroad unemployment insurance account. Interest earned on the fund's investments is distributed quarterly among all accounts on the basis of the average daily balance of each account. Over the year the assets of the fund declined \$772 million, and a net total of \$800 million of securities was redeemed.

In addition to the old-age and survivors insurance trust fund and the unemployment trust fund, the Treasury manages 10 other social insurance

and related trust funds. The interest rates on investments of these funds are higher than those for the two large social security funds, and all rates are determined administratively rather than by statute.

### Investments

During the calendar year 1949, the net acquisitions of the two social security trust funds amounted to \$372 million of Government securities (table 1)—a total less than that in any previous year since 1936 and only 22 percent of 1948 net acquisitions. The decline in the net acquisitions can be accounted for largely by the net redemptions of the unemployment trust fund; the net acquisitions of the old-age and survivors insurance trust fund, however, were 9 percent less than in 1948 and just slightly less than in 2 earlier years, 1947 and 1944.

At the end of December 1949 the old-age and survivors insurance trust fund held United States securities amounting to \$11,728 million.

Net investments by the unemployment trust fund were \$538 million and \$394 million in the calendar years 1947 and 1948; in 1949, net redemptions amounted to \$800 million. These net redemptions reflect the increase both in compensable unemployment during the year and in average weekly payments.

In 1948, State deposits amounted to \$989 million and withdrawals for benefits, to \$852 million. In 1949, however, State deposits were \$997 million, while withdrawals were \$1,737 million,

more than twice the total for the preceding year.

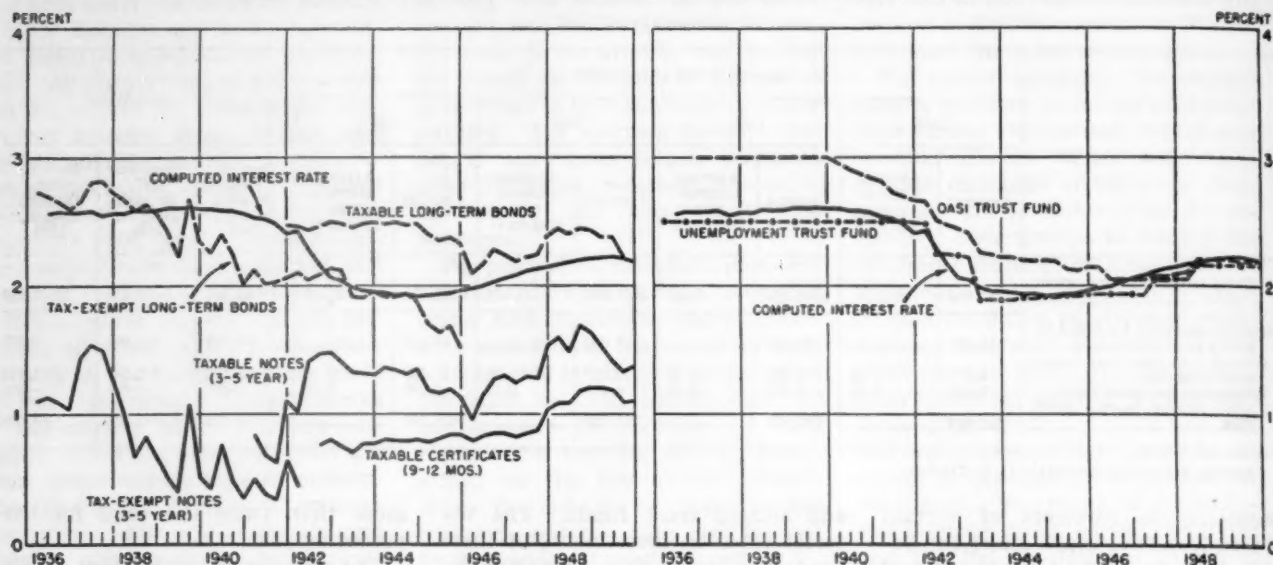
The railroad unemployment insurance account in the unemployment trust fund also declined during the calendar year 1949. Deposits in the railroad accounts were only \$3.2 million in 1949, as compared with \$67 million in 1948 and \$126 million in

Table 2.—Average interest rate on social security trust fund investments and interest-bearing public debt at end of specified period, 1936-49

At end of—	Computed average interest rate (percent)		
	Interest-bearing public debt	Old-age and survivors insurance trust fund investments	Unemployment trust fund investments
1936.....	2.570	—	2.50
1937.....	2.568	3.00	2.50
1938.....	2.586	3.00	2.50
1939.....	2.568	3.00	2.50
1940.....	2.566	2.84	2.50
1941.....	2.409	2.66	2.49
1942.....	2.059	2.44	2.24
1943.....	1.956	2.22	1.89
1944.....	1.919	2.20	1.91
1945.....	1.965	2.14	1.93
1946.....	2.057	2.04	1.94
1947.....	2.144	2.09	2.05
1948.....	2.216	2.20	2.16
1949.....	2.208	2.20	2.16
1949			
January.....	2.222	2.20	2.16
February.....	2.225	2.20	2.16
March.....	2.233	2.20	2.16
April.....	2.235	2.20	2.16
May.....	2.234	2.20	2.16
June.....	2.236	2.20	2.16
July.....	2.236	2.20	2.16
August.....	2.230	2.20	2.16
September.....	2.224	2.20	2.16
October.....	2.222	2.20	2.16
November.....	2.222	2.20	2.16
December.....	2.208	2.20	2.16



**Average yields on special groups of United States obligations, the computed rate of interest on the public debt, and yields on obligations acquired by two social insurance trust funds, 1936-49**



1947. This sharp decline was a result of several factors. The amendments of June 1948 to the Railroad Unemployment Insurance Act in effect reduced the current contribution rate

**Table 3.—Investments of social security trust funds and the interest-bearing public debt at end of specified period, 1936-49**

[Amounts in millions]

At end of—	Interest-bearing public debt	Social security trust fund investments			
		Total amount	Percent of public debt	Old-age and survivors insurance trust fund	Unemployment trust fund
1936.....	\$33,699	\$64	0.2	-----	\$64
1937.....	36,715	1,138	3.1	\$513	625
1938.....	38,899	1,926	5.0	862	1,064
1939.....	41,445	2,944	7.1	1,435	1,509
1940.....	44,458	3,962	8.9	2,017	1,945
1941.....	57,451	5,468	9.5	2,736	2,732
1942.....	107,308	7,342	6.8	3,655	3,687
1943.....	164,508	9,874	6.0	4,779	5,095
1944.....	228,891	12,546	5.5	5,967	6,579
1945.....	275,694	14,562	5.3	7,054	7,508
1946.....	257,649	15,643	6.1	8,079	7,564
1947.....	254,205	17,371	6.8	9,268	8,102
1948.....	250,579	19,052	7.6	10,556	8,496
1949.....	255,019	19,424	7.6	11,728	7,696
<b>1949</b>					
January.....	250,435	18,062	7.6	10,556	8,406
February.....	250,603	18,996	7.6	10,556	8,440
March.....	249,573	19,107	7.7	10,816	8,291
April.....	249,509	18,966	7.6	10,796	8,170
May.....	249,890	19,008	7.6	10,796	8,212
June.....	250,762	19,369	7.7	11,231	8,138
July.....	251,880	19,207	7.6	11,174	8,033
August.....	253,921	19,254	7.6	11,174	8,080
September.....	254,756	19,429	7.6	11,489	7,940
October.....	254,876	19,285	7.6	11,459	7,826
November.....	255,124	19,322	7.6	11,459	7,863
December.....	255,019	19,424	7.6	11,728	7,696

from 3 percent to  $\frac{1}{2}$  of 1 percent<sup>1</sup> retroactively to January 1, 1948. Furthermore, credits amounting to \$9.6 million were taken during 1949 against the overpayments made during the first half of the calendar year 1948. Those contributions that are transferred to the administrative fund are not reflected in the deposit figures of the railroad account. Finally, the taxable earnings of railroad employees, and therefore of contributions, declined in 1949.

Benefit payments, on the other hand, increased 122 percent, from \$60 million in 1948 to \$133 million in 1949. As a result, the balance in the railroad account declined from \$948 million at the end of 1948 to \$824 million at the end of 1949. This decline, together with the decline of \$648 million in the balance of the State unemployment account, accounts for net redemptions in 1949 of the unemployment trust fund totaling \$800 million. Net assets of the unemployment trust fund as of December 31, 1949, were \$7,748 million, and investments in United States securities on that date were \$7,696 million.

The Federal interest-bearing public debt reached its peak in February

<sup>1</sup>Legally, contribution rates are scaled from  $\frac{1}{2}$  of 1 percent to 3 percent, depending upon the size of the balance to the credit of the railroad unemployment insurance account on September 30 of any year.

1946, when it amounted to \$279 billion. In March 1946, the Treasury started a program of debt retirement; on December 31, 1949, the total interest-bearing public debt was \$255 billion. A large proportion of the debt retired or maturing was composed of securities with high coupon rates of interest that were paid off or refunded into issues with lower rates. The rise in the rate on short-term issues, the higher accrued rate on savings bonds purchased during the war, and the net rise in securities issued to Government trust funds with relatively high interest earnings caused the average interest rate on the debt as a whole to rise almost continuously from 1946 through the end of fiscal year 1948-49. In the last half of the calendar year 1949, however, the average interest rate declined slightly, partly as a result of the maturing or recall of some long-term issues at relatively high rates of interest and their replacement at lower rates, and partly because of the increasing proportion of the total debt made up of relatively short-term Treasury notes and savings notes bearing low rates of interest.

On December 31, 1947, the average interest rate was 2.144 percent; by the end of December 1948 it was 2.216, while at the end of June and December 1949, it was 2.236 and 2.208.

(Continued on page 21)

Social Security

## MERIT SYSTEMS

(Continued from page 6)

the prestige of the public service and influence some of the best-qualified young men and women in each college generation to seek careers in the service. Effective application and support of the merit principle can help management in both personnel and program operations in developing staff morale and efficiency.

Personnel administration is a means for accomplishing the purposes of an organization through its employees. To do this, it must not only select persons of capacity and relate their tenure to performance, but it must recognize the individual's desire to use his highest skills, to develop his potentialities, and to gain recognition for his contribution to the organization. It must seek to establish a physical and psychological environment that promotes efficiency.

This process involves a continuing program of progressive departmental

management, as well as a vigorous and effective merit system that gives speedy and realistic service to the programs to which it relates.

There has been realistic recognition in the States that a merit system is not a panacea for management ills or an answer to the absolute shortages of technical personnel in specialized fields, such as psychiatry. At the same time, there is a healthy realization that an effectively operating merit system can contribute, not only in a negative fashion by excluding the unqualified, but positively by helping build a career system. Such a system is founded upon competitive examinations, geared to recruitment of persons of the capacity to assume increasing responsibility, upon equal pay for equal work, and upon tenure and advancement for the competent and for the competent only. Departmental management must assume its full responsibilities within the system. It must further

provide program leadership, standards of performance, dynamic supervision, and training and employment conditions that reflect progressive practices in the human relations aspects of management.

The evolution of personnel practices in the State agencies administering the grant-in-aid programs is an encouraging indication of administrative leadership in the State agencies. At the same time, the review of progress should not obscure the challenge presented by the unsolved problems.

Looking back over a decade of merit system administration in the grant-in-aid programs, one can certainly conclude that the advances have been notable. What is needed now is a reappraisal by each State of its operations in the light of the decade of experience, and a practical approach—on the basis of constantly reviewed plans—toward the objectives of efficient staff selection and management on a merit basis.

# Recent Publications in the Field of Social Security\*

## Social Security Administration

*Annual Report of the Social Security Administration, 1949.* (Also included in the *Annual Report of the Federal Security Agency.*) Washington: U. S. Govt. Print. Off., 1950. 214 pp. 45 cents.

Outlines the operations during the fiscal year 1948-49 of all programs under the Social Security Act and makes specific recommendations—both for strengthening existing programs and for providing a comprehensive social security system. The recommendations were summarized in the January-February issue of the *Bulletin*.

FARMAN, CARL H., and HALE, VERONICA MARREN. *Social Security Legisla-*

*tion Throughout the World.* (Division of Research and Statistics, Bureau Report No. 16.) Washington: U. S. Govt. Print. Off., 1949. 176 pp. 75 cents.

Major provisions relating to old-age, invalidity, and survivors insurance and pension (or assistance) programs, health and maternity insurance, workmen's compensation, unemployment insurance, and family allowance programs. Notes significant legislative developments during the past 10 years, and gives bibliographic references.

SMITH, ANNA KALET. *Juvenile Court Laws in Foreign Countries.* (Children's Bureau Publication No. 328.) Washington: U. S. Govt. Print. Off., 1949. 67 pp. 20 cents.

## General

"Co-operation and Social Security." *International Labour Review*, Geneva, Vol. 60, Nov. 1949, pp. 496-512, Dec. 1949, pp. 625-648. 50 cents.

Discusses the relation between the cooperative movement and social se-

curity developments in the various countries.

"The Federal Social Security Programs." *Monthly Labor Review*, Washington, Vol. 70, Jan. 1950, pp. 1-13. 40 cents.

Old-age and survivors insurance and unemployment insurance are discussed in this article, the first of a series on social security.

MERIAM, LEWIS; SCHLOTTERBECK, KARL; and MARONEY, MILDRED. *The Cost and Financing of Social Security.* Washington: The Brookings Institution, 1950. 193 pp. \$3.

SIMONS, SAVILLA M. "Action of Social Significance Taken by United Nations Economic and Social Council, Summer Session, 1949." *Social Service Review*, Chicago, Vol. 23, Dec. 1949, pp. 423-434. \$1.75.

U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS. *Extension of Social Security to Puerto Rico and the Virgin Islands. Report to the Committee on Ways and Means by the Subcommittee on Extension of Social Security to Puerto Rico and the Virgin Islands.* Washington: U. S. Govt. Print. Off., 1950. 26 pp.

## Retirement and Old Age

BRUNDAGE, PERCIVAL F. "Pension Plans From an Accountant's Point (Continued on page 24)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-50

[In thousands; data corrected to Mar. 3, 1950]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State unemployment insurance laws <sup>3</sup>	Service-men's Readjustment Act <sup>4</sup>	Railroad Unemployment Insurance Act <sup>5</sup>	Readjustment allowances to self-employed veterans <sup>6</sup>
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>7</sup>	Veterans Administration	Monthly				Lump-sum <sup>8</sup>		State laws <sup>9</sup>	Railroad Unemployment Insurance Act <sup>10</sup>				
						Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>4</sup>	Civil Service Commission <sup>7</sup>	Veterans Administration <sup>8</sup>	Social Security Act	Other <sup>7</sup>						
Number of beneficiaries																	
1949																	
January	1,422.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	23.7	37.0	1,212.3	495.1	64.1	37.7	
February	1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	24.2	34.7	1,466.0	634.0	82.9	51.6	
March	1,489.1	230.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	26.4	34.9	1,788.0	688.4	110.4	64.1	
April	1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	28.7	31.1	1,598.3	624.7	133.6	68.4	
May	1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3	
June	1,568.9	234.2	143.2	2,313.5	985.4	121.9	9.4	989.7	17.7	13.5	31.0	29.5	1,809.0	548.1	77.8	68.7	
July	1,588.2	235.1	143.9	2,321.3	990.2	122.8	9.7	991.7	15.3	9.0	28.7	24.6	1,717.4	606.4	80.1	60.2	
August	1,615.8	236.6	145.2	2,324.8	997.8	123.6	10.3	993.2	17.9	11.1	30.0	37.5	1,951.7	218.3	127.3	43.2	
September	1,636.6	237.6	146.7	2,326.6	1,008.4	124.8	11.0	994.6	16.7	10.5	28.6	36.0	1,738.0	95.2	126.6	5.8	
October	1,656.5	239.1	148.0	2,333.1	1,017.4	125.8	11.7	997.2	15.4	11.2	28.8	35.3	1,527.1	64.2	180.3	3.7	
November	1,683.4	240.1	149.4	2,336.8	1,026.9	127.0	12.2	999.0	16.2	10.2	27.7	38.2	1,698.0	60.4	219.1	2.7	
December	1,706.5	241.6	151.1	2,343.0	1,036.3	128.4	12.8	970.7	15.7	10.6	28.2	36.0	1,892.0	62.8	166.6	2.3	
1950																	
January	1,735.6	242.5	152.7	2,344.9	1,046.2	129.5	13.4	973.2	16.4	10.9	30.2	39.7	2,077.6	65.3	170.5	2.0	
Amount of benefits <sup>11</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961		
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537		
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268		
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917		
1944	1,119,686	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,113	\$82	\$102	
1945	2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	114,955	2,359	11,675	
1946	5,151,594	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,491,294	39,917	252,424	
1947	4,698,642	299,830	177,053	108,601	1,676,029	153,109	19,283	382,515	29,517	33,115	22,025	\$11,368	776,164	772,368	39,401	198,174	
1948	4,502,775	366,887	208,642	134,886	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	26,272	30,843	793,265	426,569	28,599	83,598
1949	5,669,014	454,483	240,893	161,426	1,692,215	201,369	39,252	477,406	33,158	31,771	31,552	30,103	1,737,279	386,635	103,596	43,559	
1949																	
January	426,024	31,900	18,893	12,530	144,985	14,854	2,879	208	39,203	2,509	2,712	2,169	3,204	103,011	39,849	4,059	3,059
February	441,590	32,688	18,977	12,719	138,706	15,049	2,916	250	38,990	2,571	2,533	2,099	2,772	115,298	47,103	4,998	3,951
March	501,858	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,634	3,153	162,204	60,766	7,648	5,708
April	477,092	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,659	2,715	136,558	50,423	8,905	5,448
May	485,046	34,928	19,335	12,931	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718
June	491,115	35,615	19,461	13,067	139,513	15,904	3,071	337	40,022	2,893	3,011	3,003	2,608	154,695	45,797	5,542	6,576
July	482,323	36,139	19,532	13,156	136,308	15,993	3,097	365	39,554	2,501	2,196	2,687	2,071	148,767	48,938	5,553	5,466
August	493,469	36,869	19,641	13,756	141,963	16,167	3,120	402	40,767	2,944	2,602	3,074	3,364	170,629	24,135	9,107	4,909
September	454,639	37,410	19,720	13,759	138,180	16,365	3,152	430	39,006	2,754	2,570	2,786	3,217	154,067	8,775	8,983	864
October	440,135	37,911	19,838	13,856	141,459	16,540	3,182	470	39,761	2,539	2,725	2,719	3,284	135,707	5,462	14,298	384
November	460,196	38,600	19,913	13,990	141,535	16,719	3,215	469	39,924	2,670	2,413	2,717	3,462	152,179	5,291	16,839	260
December	479,506	39,188	20,034	13,874	145,363	16,887	3,252	488	40,407	2,610	2,767	2,776	3,372	170,573	5,474	12,225	216
1950																	
January	504,926	39,951	20,095	14,540	152,801	17,082	3,278	508	40,794	2,739	2,642	2,856	3,454	186,383	5,753	11,876	174

<sup>1</sup> Under the Social Security Act, old-age retirement benefits (primary and wife's benefits and benefits to children of primary beneficiaries), partly estimated. Under the other 3 systems, benefits for age and disability.

<sup>2</sup> Data for civil-service retirement and disability fund; includes payments to Canal Zone construction-period workers administered by the Commission. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated. <sup>4</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status. <sup>5</sup> Payments to widows, parents, and children of deceased veterans.

<sup>6</sup> Number of decedents on whose account lump-sum payments were made. <sup>7</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>8</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, California beginning December 1946, in New Jersey beginning January 1949, and under the Railroad Unemployment Insurance Act beginning July

1947. Excludes benefits under private plans in California and New Jersey; also excludes \$88,000 for hospital benefits in California (first payable January 1950).

<sup>9</sup> Represents average weekly number of beneficiaries.

<sup>10</sup> Represents average number of beneficiaries in a 14-day registration period. <sup>11</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amount shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>12</sup> Number and amount of claims paid under the Servicemen's Readjustment Act. <sup>13</sup> Payments: amounts certified, under the Social Security Act, the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Data for all programs except those of the Civil Service Commission are adjusted on annual basis only; Civil Service Commission data adjusted monthly.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1947-50**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1947-48.....	\$1,616,162	\$482,585	\$557,061	\$1,007,087	\$207,919	\$145,148
1948-49.....	1,690,296	553,461	563,833	988,966	222,850	9,816
<b>7 months ended:</b>						
January 1948.....	841,171	381,165	276,875	640,264	39,040	70,772
January 1949.....	912,121	407,396	286,914	635,349	44,794	4,999
January 1950.....	896,917	507,690	287,919	639,552	55,994	7,918
<b>1949</b>						
January.....	38,039	28,489	1,201	80,053	14,492	2,564
February.....	279,829	27,707	5,578	97,531	152,784	19
March.....	25,937	30,571	132,752	3,813	9,032	2,495
April.....	75,191	25,808	2,370	104,645	3,098	6
May.....	391,411	28,587	6,910	135,976	11,423	11
June.....	5,806	34,119	129,310	11,651	1,718	2,285
July.....	57,549	25,765	2,696	109,663	4,589	1
August.....	380,606	331,998	9,689	163,859	13,827	34
September.....	7,242	28,517	135,971	6,445	1,024	2,628
October.....	62,382	32,859	722	107,693	2,322	37
November.....	336,889	28,886	5,109	155,617	13,662	98
December.....	5,461	28,963	132,784	9,959	885	4,737
<b>1950</b>						
January.....	46,788	30,702	948	86,317	19,685	383

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to March 1, 1950.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning July 1947, contributions under the Railroad Unemployment Insurance Act cover both unemployment and temporary disability.

<sup>6</sup> Represents contributions of \$29.5 million from employees, and contributions for fiscal year 1949-50 of \$302.5 million from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

**Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50**

[In thousands]

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations <sup>1</sup>	Expenditures through January 1949 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through January 1950 <sup>2</sup>
<b>Total.....</b>	<b>\$1,604,640</b>	<b>\$1,018,242</b>	<b>\$1,991,956</b>	<b>\$1,174,362</b>
Administrative expenses.....	45,434	31,772	53,956	39,099
Federal Security Agency, Social Security Administration.....	45,332	24,022	53,854	30,357
Department of Commerce, Bureau of the Census.....	102	71	102	58
Department of the Treasury <sup>3</sup> .....	( <sup>4</sup> )	7,678	( <sup>4</sup> )	7,440
Grants to States.....	949,750	647,759	1,103,000	731,187
Unemployment insurance and employment service administration.....	130,000	96,549	<sup>5</sup> 135,000	<sup>6</sup> 35,496
Old-age assistance.....	797,000	411,221	1,038,000	512,627
Aid to the blind.....		11,511		14,514
Aid to dependent children.....	11,750	111,884	11,000	151,425
Maternal and child health services.....		8,217		8,504
Services for crippled children.....	7,500	5,684	7,500	5,758
Child welfare services.....	3,500	2,631	3,500	2,864
Emergency maternity and infant care.....	( <sup>4</sup> )	60		
Benefit payments, old-age and survivors insurance.....	<sup>7</sup> 607,036	<sup>7</sup> 337,440	<sup>8</sup> 745,000	<sup>7</sup> 408,145
Reconversion unemployment benefits for seamen.....	2,420	1,271		626

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>4</sup> Not available because not separated from appropriations for other purposes.

<sup>5</sup> Appropriation represents amount for fiscal year; expenditure represents amount of grants made during the fiscal year, before Aug. 20, 1949, when the Bureau of Employment Security was transferred to the Department of Labor.

<sup>6</sup> Appropriation for 1947-48 (\$3 million) available until June 30, 1949.

<sup>7</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>8</sup> Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); *Daily Statement of the U. S. Treasury* and reports from administrative agencies (expenditures).

## TRUST FUNDS

(Continued from page 18)

In November 1947 the Treasurer began purchasing Treasury bonds on the open market for the two social security trust funds. Since the bulk of these securities bear 2½-percent interest, the average interest rate on the old-age and survivors insurance trust fund had increased to 2.09 percent by the end of the year and to 2.20 by the end of 1948; it remained at 2.20 throughout 1949. The unemployment trust fund was affected less by the open-market purchases because of the smaller amount of net acquisitions during 1947 and 1948; nonetheless, the average interest rate was 2.05 at the end of 1947 and 2.16 at the end of 1948 and 1949 (table 2).

By the end of 1949 the old-age and survivors insurance trust fund held \$9,501 million of 2½-percent special certificates of indebtedness, \$4 million of 2¼-percent Treasury bonds, \$2,217 million of 2½-percent Treasury bonds, and \$6 million in unamortized premium. As of the same date, the unemployment trust fund held \$6,898 million of 2½-percent special certificates of indebtedness, \$4 million of 2¼-percent Treasury bonds, \$793 million of 2½-percent Treasury bonds, and \$1 million in unamortized premiums.

## Interest Rates

The Social Security Act of 1935 had required that investments of the old-

age reserve account (now the old-age and survivors insurance trust fund) must earn at least 3 percent, but the amendments of 1939 removed all reference to a minimum yield except on special obligations issued to the fund. These special obligations are required to bear the average rate of interest on the interest-bearing public debt, computed as of the end of the month next preceding the date of issue; if this average is not a multiple of ⅓ of 1 percent, however, the rate of interest is to be the multiple next lower than the average rate.

The interest provisions governing investments for the unemployment trust fund have remained unchanged

(Continued on page 23)

Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-50

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments <sup>2</sup>	Administrative expenses	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-January 1950.....	\$13,930,340	\$1,384,806	\$3,056,435	\$365,627	\$11,767,997	\$79,566	\$45,520	\$11,893,083
Fiscal year:								
1947-48.....	1,616,862	100,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948-49.....	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,410	11,309,940
7 months ended:								
January 1948.....	841,871	82,034	280,600	26,741	526,146	78,257	68,217	9,414,954
January 1949.....	915,372	111,898	337,440	30,937	618,981	67,597	82,216	10,705,573
January 1950.....	900,521	124,305	408,145	33,547	537,326	79,566	45,520	11,893,083
1949								
January.....	28,039		50,088	4,091		67,597	82,216	10,705,573
February.....	279,829		51,090	3,854		72,338	302,360	10,930,459
March.....	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April.....	75,191	136	54,244	4,616	-20,000	66,421	62,516	10,924,698
May.....	391,411		54,775	4,669		66,452	394,452	11,256,665
June.....	5,834	107,110	55,712	3,948	434,910	66,870	12,410	11,309,940
July.....	61,133	82	55,859	5,040	-57,000	76,643	59,972	11,310,285
August.....	380,606		57,037	4,972		72,219	382,963	11,628,882
September.....	7,242	10,957	57,929	4,435	315,000	79,407	16,590	11,584,666
October.....	62,382	201	58,110	4,449	-30,000	76,515	49,505	11,584,690
November.....	336,889		58,649	4,340		74,536	325,384	11,858,590
December.....	5,461	16,125	59,895	4,360	269,323	83,289	4,639	11,815,922
1950								
January.....	46,788	96,940	60,666	5,900	40,003	79,566	45,520	11,893,083

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-50

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-January 1950.....	\$7,654,661	\$7,616,298	\$38,363	\$13,140,127	\$1,113,037	\$7,414,828	\$6,838,337	\$880,138	\$110,446	\$348,502	\$816,324
Fiscal year:											
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948-49.....	8,182,417	-160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
7 months ended:											
January 1948.....	8,158,110	280,487	25,623	589,209	72,327	422,257	7,248,777	63,605	8,912	32,470	909,340
January 1949.....	8,437,274	107,967	30,909	571,701	80,325	519,077	7,498,730	32	10,162	32,916	938,544
January 1950.....	7,654,661	-522,034	38,363	593,223	76,656	1,114,272	6,838,337	3,166	9,436	97,258	816,324
1949											
January.....	8,437,274	-90,000	30,909	28,449	75	102,121	7,498,730		9	7,017	938,544
February.....	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March.....	8,320,510	-149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April.....	8,201,763	-121,000	31,405	32,252	646	140,420	7,293,706	4	80	11,310	908,057
May.....	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,726	900,361
June.....	8,182,417	-74,026	44,085	15,260	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July.....	8,066,111	-105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141
August.....	8,124,455	47,000	44,123	233,581	121	164,030	7,239,642	20	15	11,364	884,813
September.....	7,964,496	-140,007	24,171	13,547	4,030	164,280	7,092,939	206	496	11,673	871,557
October.....	7,852,044	-114,000	25,719	31,110	612	128,405	6,966,257	23	75	15,867	855,787
November.....	7,909,401	37,000	46,077	224,954	194	147,740	7,073,665	59	24	20,133	835,736
December.....	7,748,423	-167,027	52,125	15,712	6,822	171,825	6,924,374	2,842	840	15,370	824,049
1950											
January.....	7,654,661	-80,000	38,363	36,829	64,800	187,667	6,838,337	16	7,977	16,357	816,324

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration

fund amounting to \$79,419,000 and transfers of \$12,338,000 from the railroad unemployment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>4</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department through December of fiscal years 1948-49 and 1949-50

[In thousands]

State	Fiscal year 1948-49 through December, total	Fiscal year 1949-50 through December							
		Total	Old-age assistance	Aid to dependent children	Aid to the blind	Unemployment insurance and employment service administration	Maternal and child health services	Services for crippled children	Child welfare services
Total.....	\$565,057.2	\$684,095.1	\$432,602.3	\$128,635.5	\$12,318.2	\$95,767.1	\$7,230.7	\$5,038.5	\$2,502.8
Alabama.....	10,821.9	12,215.2	7,523.0	2,393.6	150.6	1,542.3	327.3	209.8	68.6
Alaska.....	797.3	736.3	267.9	103.6	(1)	232.5	54.9	63.0	14.4
Arizona.....	3,434.9	3,829.6	2,095.3	781.4	148.8	679.4	47.9	49.3	27.5
Arkansas.....	7,640.5	9,846.8	6,160.7	2,241.1	213.4	847.9	174.6	165.0	44.2
California.....	43,432.7	76,512.8	55,560.1	7,899.5	2,021.8	10,730.2	130.9	82.2	88.1
Colorado.....	9,414.1	10,177.6	8,232.2	1,017.4	61.8	722.3	101.1	15.9	26.9
Connecticut.....	5,128.6	6,351.9	3,353.2	967.6	42.0	1,778.3	57.5	111.5	41.8
Delaware.....	614.5	733.9	206.5	150.8	35.0	230.9	59.1	39.9	21.7
District of Columbia.....	1,397.5	1,574.9	507.1	840.5	48.8	352.4	51.0	62.7	12.5
Florida.....	16,163.9	18,600.7	11,431.1	4,838.3	569.6	1,421.4	129.3	66.9	44.0
Georgia.....	11,974.8	14,273.6	9,689.1	2,314.8	308.9	1,355.3	342.6	158.1	104.7
Hawaii.....	1,175.1	1,476.8	307.7	725.9	14.9	270.4	59.0	75.0	23.9
Idaho.....	2,656.1	2,905.3	1,791.6	506.0	35.2	471.4	51.0	35.4	14.8
Illinois.....	29,285.3	36,575.9	23,648.6	6,951.0	890.6	4,656.6	262.0	103.8	63.3
Indiana.....	10,517.4	11,541.3	7,190.2	2,184.5	297.2	1,624.8	147.3	72.7	24.7
Iowa.....	9,405.2	9,897.2	7,743.2	1,039.0	203.3	758.1	33.6	61.8	58.3
Kansas.....	7,521.4	7,686.7	5,651.8	967.2	117.9	726.2	111.3	50.9	61.4
Kentucky.....	9,534.0	11,024.8	5,930.4	3,385.6	215.6	990.9	274.8	176.8	50.5
Louisiana.....	25,789.2	29,054.4	21,282.4	5,939.0	263.9	1,274.0	185.5	62.2	47.4
Maine.....	3,387.4	3,903.3	2,308.9	709.7	108.5	590.6	58.7	40.8	29.1
Maryland.....	4,773.2	5,311.3	1,705.3	1,355.1	75.3	1,709.5	267.5	166.1	32.5
Massachusetts.....	25,190.4	21,553.8	14,587.2	2,044.4	244.7	4,280.4	271.6	120.4	15.1
Michigan.....	25,832.6	30,131.1	18,228.8	6,074.2	353.5	5,074.9	203.1	131.5	65.1
Minnesota.....	11,877.3	12,639.9	8,099.7	1,768.4	193.9	1,398.9	96.6	128.3	54.0
Mississippi.....	7,443.5	8,323.2	5,401.6	1,169.6	300.0	1,008.5	191.1	179.1	73.3
Missouri.....	23,826.2	31,856.6	23,941.6	6,108.4	(2)	1,550.6	110.6	61.5	83.8
Montana.....	2,832.3	3,055.7	1,080.7	456.6	95.1	413.9	40.9	46.4	22.1
Nebraska.....	4,896.2	5,408.7	3,932.7	733.8	106.6	461.7	73.8	68.8	31.3
Nevada.....	766.8	878.6	536.7	(2)	(2)	276.5	34.9	20.3	10.2
New Hampshire.....	1,684.9	2,041.4	1,156.0	315.4	50.7	422.6	42.8	32.2	21.6
New Jersey.....	9,151.8	9,332.9	3,852.2	1,124.9	155.3	3,867.8	141.9	146.3	44.6
New Mexico.....	2,690.6	3,544.2	1,600.9	1,234.3	83.7	448.3	65.0	30.2	21.8
New York.....	40,986.8	53,970.5	23,886.8	14,830.2	730.9	14,052.1	184.4	206.5	79.6
North Carolina.....	8,644.3	12,653.6	6,624.3	2,817.7	532.2	1,990.6	366.4	205.6	116.9
North Dakota.....	2,042.1	2,277.8	1,412.4	401.6	18.6	287.2	62.7	46.2	49.1
Ohio.....	23,271.0	31,865.7	23,070.5	3,302.6	717.3	4,359.4	255.4	104.8	55.7
Oklahoma.....	23,446.2	24,533.0	17,825.9	5,002.3	487.2	1,027.8	90.7	45.7	83.5
Oregon.....	5,956.6	5,956.4	3,853.3	751.3	60.4	1,140.3	53.2	43.5	39.4
Pennsylvania.....	30,864.2	36,464.0	14,990.6	13,420.3	(2)	7,412.1	291.3	213.5	136.3
Puerto Rico.....	565.6	437.7	(2)	(2)	(2)	292.5	113.4	31.8	31.8
Rhode Island.....	2,690.0	3,544.9	1,703.3	791.9	31.5	865.8	46.1	86.7	19.7
South Carolina.....	5,894.1	6,748.7	3,909.1	1,100.0	182.6	1,087.3	198.7	168.0	45.0
South Dakota.....	2,384.4	2,606.3	1,772.9	459.0	30.7	213.8	61.4	29.5	38.8
Tennessee.....	11,468.8	16,648.5	9,189.3	4,871.7	402.5	1,695.0	268.6	101.7	119.6
Texas.....	35,245.2	38,274.6	29,941.3	3,556.8	965.9	3,296.8	217.8	204.2	121.8
Utah.....	3,172.1	2,994.5	1,610.8	721.4	36.1	536.3	30.2	43.5	16.2
Vermont.....	1,429.5	1,671.0	1,003.9	230.7	31.8	293.7	54.1	41.1	15.8
Virgin Islands.....	87.2	73.7	(2)	(2)	(2)	(2)	38.0	25.2	10.4
Virginia.....	4,209.2	4,417.5	1,651.7	1,326.0	171.4	862.0	193.1	156.8	56.4
Washington.....	15,307.0	14,955.4	10,779.3	1,894.3	113.8	1,955.3	96.6	99.2	14.9
West Virginia.....	5,453.4	6,863.8	2,734.6	2,843.3	116.4	890.3	142.6	98.5	38.1
Wisconsin.....	10,124.1	13,015.4	8,971.5	2,088.4	261.1	1,411.0	74.6	149.0	59.7
Wyoming.....	1,084.8	1,215.7	749.3	124.4	15.4	251.7	41.1	23.1	10.7

<sup>1</sup> Does not administer aid to the blind.

<sup>2</sup> No plan approved by the Social Security Administration.

Source: Treasury Department, Bureau of Accounts.

(Continued from page 21)

since the fund's establishment in 1936, and the rates are determined in the same manner for special obligations issued to it as for those issued to the old-age and survivors insurance trust fund. Investments in other issues must bear rates at least

equal to those of the special obligations.

At the end of the calendar year 1949 the two funds held investments totaling \$19,424 million, of which \$16,399 million, or 84 percent, was in special obligations bearing 2½-percent interest. The total amount of all types of

special issues outstanding was \$33,896 million, of which these two trust funds held 48 percent. Other trust funds held most of the remainder. Among them, the national service life insurance fund held 23 percent, the civil-service retirement fund held 11 percent, the railroad retirement account



**Table 7.—Federal insurance contributions and Federal unemployment taxes, by internal revenue collection district, for the calendar year 1949 and October–December 1949<sup>1</sup>**

[In thousands]

Internal revenue collection district in—	Calendar year 1949			October–December 1949		
	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>	Total	Insurance contributions <sup>2</sup>	Unemployment taxes <sup>3</sup>
<b>Total.....</b>	<b>\$1,895,119.2</b>	<b>\$1,666,274.9</b>	<b>\$228,844.3</b>	<b>\$421,414.1</b>	<b>\$404,555.9</b>	<b>\$16,858.1</b>
Alabama.....	17,849.1	15,562.2	2,286.9	3,889.2	3,753.2	136.0
Arizona.....	4,451.1	3,986.6	464.6	950.1	944.8	5.3
Arkansas.....	6,779.6	6,052.2	727.4	1,538.9	1,525.3	13.6
California (2 districts).....	134,835.0	119,482.5	15,352.5	30,329.3	29,568.3	761.0
Colorado.....	12,359.3	11,185.9	1,173.4	2,984.2	2,900.7	83.5
Connecticut.....	33,931.3	29,572.3	4,359.0	7,229.8	6,944.8	285.0
Delaware.....	10,197.2	8,875.7	1,321.5	2,317.6	2,127.2	190.4
Florida.....	18,925.0	16,957.3	1,967.7	3,946.2	3,892.9	53.3
Georgia.....	23,669.9	20,913.1	2,756.8	5,355.6	5,145.5	210.1
Hawaii.....	4,150.7	3,642.5	508.1	891.3	871.6	19.7
Idaho.....	4,465.2	3,978.9	486.3	1,079.8	1,076.2	3.5
Illinois (2 districts).....	168,227.1	147,520.9	20,706.2	37,214.7	35,213.4	2,001.3
Indiana.....	37,176.2	32,856.2	4,320.0	8,232.1	8,047.7	184.4
Iowa.....	18,116.0	16,105.0	2,011.0	4,201.9	4,065.1	136.8
Kansas.....	10,820.2	9,707.9	1,112.3	2,575.0	2,534.7	40.3
Kentucky.....	15,470.3	13,580.9	1,889.3	3,343.1	3,271.3	71.8
Louisiana.....	16,904.8	14,974.8	1,930.0	3,696.7	3,635.2	61.5
Maine.....	7,169.2	6,323.7	845.5	1,759.1	1,731.7	27.4
Maryland (including the District of Columbia).....	32,316.4	28,397.5	3,918.9	7,118.4	6,972.7	145.6
Massachusetts.....	72,004.9	62,836.9	9,257.9	15,509.0	15,109.3	481.6
Michigan.....	122,596.3	107,927.6	14,668.7	29,185.1	27,544.7	1,640.4
Minnesota.....	30,726.1	27,169.6	3,556.5	7,145.6	6,936.6	209.0
Mississippi.....	6,524.6	5,803.3	721.3	1,471.5	1,432.1	39.3
Missouri (2 districts).....	51,451.2	45,306.2	6,145.0	11,611.7	11,165.9	445.8
Montana.....	3,580.4	3,247.0	333.4	909.4	899.2	10.1
Nebraska.....	9,957.3	8,893.5	1,063.9	2,411.2	2,338.6	72.6
Nevada.....	1,635.7	1,468.3	167.5	412.1	391.6	20.5
New Hampshire.....	5,264.1	4,650.1	614.0	1,198.8	1,181.2	17.6
New Jersey (2 districts).....	62,823.1	54,919.2	7,904.0	13,746.0	13,230.4	525.6
New Mexico.....	3,113.9	2,812.1	301.8	737.2	732.2	4.9
New York (6 districts).....	366,823.0	320,548.5	46,274.5	80,094.8	75,561.6	4,533.2
North Carolina.....	27,801.5	24,358.1	3,443.4	6,211.8	6,041.7	170.1
North Dakota.....	2,298.9	2,120.6	178.2	587.9	578.5	9.4
Ohio (4 districts).....	125,684.9	110,040.7	15,644.2	27,587.5	26,219.6	1,367.8
Oklahoma.....	17,758.1	15,752.9	2,005.2	3,973.9	3,838.7	135.2
Oregon.....	16,426.2	14,521.3	1,905.0	3,963.0	3,910.4	52.6
Pennsylvania (3 districts).....	170,949.4	149,962.7	20,986.7	37,063.8	35,460.9	1,602.9
Rhode Island.....	11,529.1	10,019.1	1,510.0	2,418.1	2,394.9	23.2
South Carolina.....	11,821.7	10,379.0	1,442.6	2,583.4	2,540.1	43.3
South Dakota.....	2,524.5	2,312.7	211.8	617.4	613.1	4.2
Tennessee.....	20,284.9	17,820.9	2,464.0	4,353.3	4,306.0	47.3
Texas (2 districts).....	58,199.4	51,758.4	6,441.0	13,031.3	12,735.7	295.6
Utah.....	5,243.3	4,606.2	637.1	1,224.1	1,163.3	60.9
Vermont.....	2,887.3	2,539.6	347.6	666.7	644.3	22.4
Virginia.....	22,462.5	19,839.3	2,623.2	4,908.1	4,774.1	134.0
Washington (including Alaska).....	26,960.4	24,040.6	2,920.0	6,565.7	6,429.2	136.5
West Virginia.....	15,620.0	13,707.3	1,912.8	3,082.6	3,025.4	57.3
Wisconsin.....	40,451.2	35,591.4	4,859.8	8,961.3	8,705.1	256.2
Wyoming.....	1,811.8	1,645.7	166.0	447.2	439.0	8.2

<sup>1</sup> Data are based on warrants covered by the Division of Bookkeeping and Warrants of the Treasury Department and therefore differ slightly from tax receipts in table 2, which is based on the *Daily Statement of the U. S. Treasury*. Amounts listed in this table represent collections made in internal revenue collection districts in the respective States and covered into the Treasury. The amount received by a particular district does not necessarily represent taxes paid with respect to employment within the State in which that district is located.

<sup>2</sup> Tax effective Jan. 1, 1937, payable by employers and employees.

<sup>3</sup> Tax effective Jan. 1, 1936, payable by employers only. Amounts collected under State unemployment insurance laws and deposited in State unemployment funds not included.

Source: Treasury Department, Bureau of Accounts.

6 percent, the postal savings system 6 percent, and the Government life insurance fund 4 percent.

The securities held by the two social insurance trust funds at the end of 1949 comprised 7.6 percent of the total interest-bearing public debt (\$255 billion). They accounted for 7.6 percent at the end of 1948 as well, since both the investments of these funds and the total amount of the interest-bearing public debt increased by similar proportions during 1949 (table 3).

#### RECENT PUBLICATIONS (Continued from page 19)

of View." *Journal of Accountancy*, New York, Vol. 89, Jan. 1950, pp. 8-15. 60 cents.

FOLSOM, MARION B. "The Pension Drive: Social and Economic Implications." *Vital Speeches*, New York, Vol. 16, Jan. 1, 1950, pp. 180-184. 25 cents.

WEISS, ABRAHAM. "Ford-UAW (CIO) Pension and Social Insurance Contract." *Monthly Labor Review*,

Washington, Vol. 69, Dec. 1949, pp. 649-653. 40 cents.

Compares the pension plan recently agreed to by the Ford Motor Company and the United Automobile Workers of America with other major pension plans.

#### Employment and Unemployment

ALTMAN, RALPH. *Availability for Work: A Study in Unemployment*

*Social Security*

Table 8.—Estimated pay rolls in employment covered by selected programs<sup>1</sup> in relation to civilian wages and salaries, by specified period, 1938-49

[Corrected to Mar. 3, 1950]

Period	Wages and salaries <sup>2</sup>		Pay rolls covered by—		
	Total	Civilian <sup>3</sup>	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>4</sup>	Railroad retirement and unemployment insurance <sup>4</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,925	\$26,113	\$2,028
1939.....	45,745	45,347	32,120	28,980	2,161
1940.....	49,587	48,996	35,560	32,352	2,273
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,382
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,060	68,886	4,507
1945.....	117,673	95,075	71,317	66,411	4,514
1946.....	111,422	103,400	79,003	73,145	4,866
1947.....	122,276	118,325	92,088	86,234	5,107
1948.....	135,283	131,373	102,000	95,752	5,531
1948					
January-March.....	31,858	30,523	23,800	22,562	1,368
April-June.....	33,050	31,815	24,600	23,076	1,336
July-September.....	34,835	33,267	25,700	23,990	1,399
October-December.....	35,540	35,768	27,900	26,123	1,428
1949					
January-March.....	33,471	32,250	24,300	22,818	1,300
April-June.....	33,820	32,995	24,500	(7)	1,305
Percent of civilian wages and salaries					
Calendar year:					
1938.....	100.0	68.2	61.5	4.8	
1939.....	100.0	70.8	63.9	4.8	
1940.....	100.0	72.6	66.0	4.6	
1941.....	100.0	75.7	70.2	4.5	
1942.....	100.0	76.7	72.2	4.5	
1943.....	100.0	76.1	72.2	4.5	
1944.....	100.0	75.9	71.5	4.7	
1945.....	100.0	75.0	69.9	4.7	
1946.....	100.0	76.4	70.7	4.7	
1947.....	100.0	77.8	72.9	4.3	
1948.....	100.0	77.6	72.9	4.2	
1948					
January-March.....	100.0	78.0	73.9	4.5	
April-June.....	100.0	77.3	72.5	4.2	
July-September.....	100.0	77.3	72.1	4.2	
October-December.....	100.0	78.0	73.0	4.0	
1949					
January-March.....	100.0	75.3	70.8	4.0	
April-June.....	100.0	74.3	(7)	4.0	

<sup>1</sup> Continental United States only, except for pay rolls under railroad retirement and unemployment insurance (see footnote 6).

<sup>2</sup> Total represents estimated wages and salaries paid in cash and in kind in continental United States and, in addition, pay of Federal civilian and military personnel in all other areas; civilian wages and salaries include employee contributions to social insurance and related programs.

<sup>3</sup> Quarterly data have been adjusted to correct for distribution of bonus payments.

<sup>4</sup> Taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939. Data for 1948 and 1949 preliminary.

<sup>6</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii. Data for 1948 and 1949 preliminary.

<sup>7</sup> Not available.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on pay rolls for selected programs based on reports of administrative agencies.

**Compensation.** Cambridge: Harvard University Press, 1950. 350 pp. \$4.50.

Discusses the labor market and the labor force in general, and analyzes the statutory provisions regarding availability for work.

**"Are Men Over 40 Worth Hiring?"** *Changing Times (The Kiplinger Magazine)*, Washington, Jan. 1950, pp. 25-27. 50 cents.

Points out that because of their experience, judgment, and tested abilities,

the older men are worth hiring. "Changes in Composition of Older Labor Force, 1936-48." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 11, Feb. 1950, pp. 22-27.

Shows the steady rise in the number of older railroad workers in active service.

### Public Welfare and Relief

ELLIS, HELEN H. *Public Welfare Problems in New Mexico.* (Publication

No. 18.) Albuquerque: University of New Mexico, Dept. of Government, 1949. 35 pp.

Describes the organization of public welfare in New Mexico and discusses the State old-age assistance, aid to dependent children, and general assistance programs and their administration.

SMITH, A. DELAFIELD. "Public Assistance as a Social Obligation." *Harvard Law Review*, Cambridge, Vol. 63, Dec. 1949, pp. 266-288. \$1.10.

**Table 9.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, January 1949–January 1950, and monthly benefit actions, by type of benefit, January 1950**

[Amounts in thousands; data corrected to Feb. 20, 1950]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1949</b>														
January	2,351,824	\$46,754.7	1,069,674	\$27,179.1	327,098	\$4,398.9	585,916	\$7,619.6	214,110	\$4,414.6	143,638	\$2,978.9	11,988	\$103.5
February	2,393,462	47,737.1	1,093,636	27,857.9	333,853	4,501.8	591,709	7,705.2	217,897	4,498.3	144,291	3,008.8	12,076	164.9
March	2,441,959	48,852.9	1,120,238	28,601.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,656	3,041.5	12,229	167.2
April	2,480,350	49,750.5	1,140,969	29,195.5	347,861	4,711.6	604,375	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,965.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,789	175.3
August	2,613,604	53,036.1	1,216,963	31,450.4	370,293	5,065.1	618,067	8,100.4	244,420	5,072.3	150,937	3,170.5	12,924	177.4
September	2,644,910	53,775.4	1,232,421	31,909.4	375,103	5,140.9	624,257	8,196.9	248,890	5,169.4	151,191	3,179.5	13,048	179.2
October	2,673,888	54,450.8	1,247,513	32,345.7	379,594	5,210.0	629,705	8,279.3	253,031	5,260.2	150,866	3,174.5	13,179	181.1
November	2,710,279	55,318.9	1,268,050	32,938.5	385,576	5,301.1	634,705	8,355.6	257,228	5,352.1	151,416	3,188.7	13,304	183.0
December	2,742,808	56,074.4	1,285,893	33,437.4	390,583	5,376.3	639,437	8,427.0	261,336	5,441.9	152,121	3,206.8	13,438	185.0
<b>1950</b>														
January	2,781,800	57,034.1	1,308,344	34,098.0	396,750	5,473.4	644,114	8,500.2	265,773	5,539.3	153,286	3,236.7	13,533	186.5
<b>Monthly benefit actions, January 1950:</b>														
In force <sup>2</sup> at beginning of month	3,081,276	64,199.0	1,484,339	39,153.5	442,516	6,156.3	660,211	8,821.7	265,228	5,517.0	206,418	4,363.8	13,564	186.7
Benefits awarded in month	55,040	1,269.9	26,574	779.5	9,373	141.9	9,558	137.8	5,514	119.6	3,836	88.5	185	2.7
Entitlements terminated <sup>3</sup>	23,109	455.1	8,743	228.3	4,426	60.1	5,833	80.0	1,135	23.1	2,886	62.4	80	1.2
Net adjustments <sup>4</sup>	-83	10.2	-98	5.3	-34	-5	14	2.7	5	(9)	29	1.7	1	(9)
In force at end of month	3,113,124	65,024.0	1,502,072	39,709.9	447,429	6,238.6	672,950	8,882.3	269,612	5,613.5	207,397	4,391.6	13,664	188.2

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

<sup>5</sup> Less than \$50.

**Table 10.—Old-age and survivors insurance: Number and amount of monthly benefits withheld, by reason for withholding payment and type of benefit, December 31, 1949**

[Corrected to Feb. 8, 1950]

Reason for withholding payment <sup>1</sup>	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total	338,468	\$8,124,548	198,446	\$5,716,105	51,933	\$779,972	20,774	\$394,697	3,892	\$75,095	54,297	\$1,156,979	126	\$1,700
Employment of beneficiary	271,395	7,086,553	194,246	5,624,120	2,153	27,530	20,066	266,260	3,337	64,159	51,531	1,103,695	62	789
Employment of primary beneficiary on whose wages benefit is based	54,407	818,839			49,282	745,844	5,125	72,995						
Failure to have care of an entitled child	1,465	28,413									1,465	28,413		
Previous payment of lump-sum attainment claim	167	4,959	91	3,357	34	661	0	0	42	941	0	0	0	0
Payee not determined	2,212	31,317	347	8,122	40	492	1,677	19,751	54	1,132	89	1,754	5	76
All other	8,822	154,467	3,762	80,506	424	5,455	2,906	35,691	459	8,863	1,212	23,117	59	835

<sup>1</sup> As provided under sections 203 and 907 of the amended act, except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or other appropriate payee. When 2 or more

reasons for withholding are reported simultaneously, the case is classified under the first listed reason. In all other instances in which 2 or more reasons apply, the first reported reason is the one recorded.

Argues that "public assistance should be recognized as an enforceable legal right."

**Maternal and Child Welfare COMMUNITY SURVEYS, INC., NEW YORK.** *Family and Child Welfare Problems and Services in San Francisco. A Report.* San Francisco: Committee on Family and Child Welfare

Services, Dec. 1948. 76 pp. Processed.

**SAN FRANCISCO COMMITTEE ON FAMILY AND CHILD WELFARE SERVICES.** *Family and Child Welfare Problems and Services in San Francisco. Conclusions and Recommendations of the San Francisco Committee. . .* (A supplement to the December 1948 report noted above.) San

Francisco: The Committee, Mar. 1949. 5 pp. Processed.

### Health and Medical Care

**BROWER, F. BEATRICE.** "Group Accident and Sickness Insurance." *Conference Board Management Record*, New York, Vol. 12, Jan. 1950, pp. 2-4 ff.

(Continued on page 32)



Table 11.—Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status<sup>1</sup> as of December 31, 1949, by type of benefit and by State

[Corrected to Jan. 30, 1950]

Region and State <sup>2</sup>	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total.....	2,742,808	\$56,074,445	1,285,893	\$33,437,364	390,583	\$5,376,280	639,437	\$8,427,048	261,336	\$5,441,889	152,121	\$3,206,829	13,438	\$185,035
Region I.....	262,031	5,733,635	135,534	3,636,895	41,365	596,189	42,715	595,451	29,584	631,073	11,850	290,052	983	13,975
Connecticut.....	54,577	1,297,641	27,904	799,020	8,788	134,044	8,569	126,473	6,638	148,023	2,464	56,930	214	3,151
Maine.....	24,871	484,832	12,679	305,233	3,750	48,797	4,924	61,934	2,300	45,424	1,110	22,049	108	1,395
Massachusetts.....	134,651	2,977,248	69,914	1,890,079	21,287	309,150	21,293	301,488	15,393	330,477	6,283	139,135	481	6,919
New Hampshire.....	15,591	315,634	8,320	205,454	2,383	31,843	2,686	34,752	1,542	30,392	608	12,503	52	690
Rhode Island.....	23,769	522,662	12,512	335,626	3,868	55,749	3,453	48,200	2,849	60,112	989	21,545	98	1,430
Vermont.....	8,572	165,618	4,206	101,483	1,289	16,600	1,790	22,604	862	16,645	396	7,890	30	390
Region II.....	706,275	15,366,996	348,708	9,403,034	105,721	1,515,835	130,893	1,861,837	79,055	1,678,273	38,381	858,037	3,517	49,960
Delaware.....	6,587	142,100	3,253	86,446	1,076	14,262	1,279	18,097	732	15,869	304	6,823	43	493
New Jersey.....	114,889	2,602,330	56,862	1,595,235	18,162	271,032	19,759	292,027	13,903	305,161	5,644	130,630	559	8,245
New York.....	326,379	7,081,649	167,616	4,437,509	48,745	691,344	55,503	789,756	36,509	771,410	16,399	368,563	1,607	23,067
Pennsylvania.....	258,420	5,540,917	120,977	3,283,844	37,838	539,197	54,352	761,957	27,911	585,833	16,034	352,021	1,308	18,065
Region III.....	181,574	3,280,446	68,796	1,680,050	19,568	251,206	63,944	782,711	14,478	285,553	13,564	265,262	1,224	15,664
Dist. of Col.....	10,458	209,744	4,745	121,017	1,172	16,400	2,686	33,650	1,150	24,460	609	13,737	36	490
Maryland.....	38,644	772,582	16,974	430,021	4,804	65,924	9,911	132,396	4,364	90,419	2,373	50,840	218	2,982
North Carolina.....	45,398	709,554	15,161	331,624	4,335	49,126	18,991	208,844	2,901	51,085	3,967	64,683	343	4,192
Virginia.....	44,216	780,278	16,627	398,261	4,531	57,691	15,922	189,274	3,528	68,688	3,255	61,923	353	4,421
West Virginia.....	42,858	808,288	15,289	399,107	4,726	62,065	16,434	218,574	2,535	50,901	3,600	74,079	274	3,589
Region IV.....	339,989	7,091,549	151,735	4,055,195	49,721	702,852	83,893	1,160,170	33,947	728,067	19,243	424,789	1,450	20,476
Kentucky.....	42,547	732,131	15,623	366,887	4,726	57,243	15,602	184,533	2,979	57,552	3,316	62,055	301	3,861
Michigan.....	121,197	2,594,897	53,956	1,468,918	17,498	251,497	30,309	444,310	12,021	262,410	6,967	161,181	446	6,581
Ohio.....	176,245	3,764,521	82,156	2,219,390	27,497	394,112	37,982	531,327	18,947	408,105	8,960	201,553	703	10,034
Region V.....	356,011	7,458,150	171,102	4,491,356	54,017	745,415	75,197	1,044,460	36,744	770,316	17,472	385,671	1,479	20,932
Illinois.....	173,706	3,756,828	84,406	2,283,549	25,505	364,285	35,872	509,348	18,607	395,944	8,512	192,048	804	11,654
Indiana.....	78,584	1,574,053	37,047	934,476	12,069	159,826	17,840	241,351	7,631	154,599	3,712	79,862	285	3,939
Minnesota.....	41,399	842,549	20,073	510,739	6,327	85,115	8,824	117,787	3,868	80,645	2,160	46,212	147	2,051
Wisconsin.....	62,322	1,284,720	29,576	762,592	10,116	136,189	12,661	175,974	6,638	139,128	3,088	67,549	243	3,288
Region VI.....	207,918	3,478,915	79,442	1,836,984	22,576	276,659	75,710	828,302	12,988	241,926	15,574	274,505	1,628	20,539
Alabama.....	40,352	648,289	13,978	315,534	3,945	45,613	10,242	178,613	2,274	40,931	3,590	63,485	323	4,113
Florida.....	52,055	1,039,675	26,258	673,626	7,968	110,140	11,766	139,281	3,397	66,919	2,464	47,072	202	2,637
Georgia.....	38,920	604,761	13,270	289,333	3,476	40,469	16,242	171,137	2,483	45,835	3,078	53,382	371	4,605
Mississippi.....	15,759	228,356	5,426	107,669	1,523	15,568	6,394	64,941	836	14,939	1,400	22,923	180	2,316
South Carolina.....	22,954	339,685	6,635	145,662	1,836	21,412	10,807	111,816	1,437	25,362	2,040	32,965	199	2,468
Tennessee.....	37,878	618,149	13,875	305,160	3,828	43,457	14,259	162,514	2,561	47,940	3,002	54,678	353	4,400
Region VII.....	147,875	2,802,228	71,122	1,681,252	22,926	284,211	31,716	401,913	14,086	276,446	7,297	148,636	728	9,770
Iowa.....	34,508	635,318	10,344	374,338	5,624	67,502	7,418	94,120	3,345	64,155	1,628	33,235	149	1,968
Kansas.....	25,551	466,390	12,267	279,978	4,206	50,359	5,499	69,387	2,117	39,587	1,263	25,720	109	1,359
Missouri.....	65,006	1,289,719	31,993	789,394	9,608	126,275	13,300	170,082	6,664	135,541	3,058	63,130	383	5,297
Nebraska.....	14,599	264,809	7,021	157,908	2,304	26,870	3,133	39,062	1,307	24,819	776	15,290	58	770
North Dakota.....	3,468	60,281	1,504	33,379	430	5,049	1,023	12,141	235	4,373	259	5,122	17	217
South Dakota.....	4,743	85,711	1,993	46,165	664	8,156	1,343	17,121	418	7,971	313	6,139	12	159
Region VIII.....	156,742	2,682,973	59,909	1,377,964	17,065	200,548	56,527	670,524	9,904	188,478	12,322	232,037	1,015	13,422
Arkansas.....	19,267	300,143	7,805	161,199	2,226	22,999	6,650	71,866	1,045	18,078	1,384	23,976	157	2,025
Louisiana.....	30,274	512,763	11,663	261,293	3,008	35,201	10,615	123,956	2,143	41,059	2,586	47,799	259	3,455
New Mexico.....	5,358	87,646	1,684	39,580	465	5,587	2,430	28,255	235	4,571	517	9,282	37	371
Oklahoma.....	24,307	436,657	10,017	239,244	3,047	36,663	8,057	99,487	1,411	27,429	1,689	32,706	86	1,128
Texas.....	77,536	1,345,764	28,740	676,648	8,319	100,098	28,775	346,960	5,070	97,341	6,146	118,274	496	6,443
Region IX.....	49,107	960,164	22,541	560,880	6,719	87,532	13,108	173,922	3,842	78,638	2,712	56,538	185	2,634
Colorado.....	20,539	411,003	9,953	250,458	3,047	40,290	4,732	62,786	1,725	35,465	1,019	21,159	63	845
Idaho.....	7,347	134,541	3,433	80,070	976	11,763	2,110	26,899	418	7,770	380	7,602	30	437
Montana.....	8,329	164,782	3,896	95,974	1,055	13,813	2,110	28,376	758	16,054	456	9,765	54	800
Utah.....	9,599	183,578	3,626	92,550	1,259	16,566	3,261	44,084	732	15,225	700	14,717	30	436
Wyoming.....	3,293	66,260	1,633	41,828	391	5,100	895	11,777	209	4,144	157	3,295	8	116
Region X.....	316,368	6,834,741	168,079	4,479,159	48,470	682,147	61,130	849,059	25,219	532,875	12,473	277,124	997	14,377
Arizona.....	10,319	199,795	4,128	108,006	1,172	16,552	3,645	46,832	575	12,184	761	15,695	38	516
California.....	216,744	4,742,930	116,129	3,119,726	33,121	471,739	40,540	570,356	17,771	379,576	8,488	191,445	695	10,068
Nevada.....	2,522	52,885	1,350	34,458	195	2,789	703	9,771	157	3,251	106	2,458	11	158
Oregon.....	34,698	712,543	18,311	466,039	5,624	74,533	6,842	92,015	2,561	51,193	1,247	26,542	113	1,621
Washington.....	52,085	1,126,598	28,161	750,330	8,358	116,534	9,400	130,085	4,155	86,671	1,871	40,984	140	1,994
Alaska.....	1,154	21,748	579	14,089	53	665	448	5,568	26	530	46	854	3	42
Hawaii.....	6,726	124,060	3,035	71,880	547	6,981	2,366	30,186	287	5,634	472	9,121	19	258
Foreign.....	11,038	238,840	5,311	148,626	1,836	26,040	1,790	22,945	1,176	24,060	715	14,203	210	2,966

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than current month's benefit.

<sup>2</sup> Beneficiary's State of residence recorded as of Dec. 31, 1949.

Table 12.—Unemployment insurance: Selected data on claims and benefits, by State, January 1950

[Corrected to Feb. 24, 1950]

Region and State	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims <sup>2</sup>		Compensated unemployment				
	Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment	
					Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment
Total, 51 States	1,685,054	* 512,000	10,529,004	* 3,312,000	9,002,753	\$186,382,972	2,077,565	† 8,508,000	† \$21.17
Region I:									
Connecticut	33,585	12,466	181,816	66,974	161,357	3,411,568	37,236	153,119	21.65
Maine	10,685	2,892	96,436	28,650	86,014	1,294,525	19,849	75,174	15.26
Massachusetts	59,704	20,669	455,696	161,950	394,005	8,926,040	90,925	360,260	23.69
New Hampshire	7,305	2,344	61,210	21,644	50,390	871,015	11,628	43,341	18.52
Rhode Island	11,393	5,261	84,575	34,602	77,520	1,708,840	17,889	72,962	22.77
Vermont	3,305	747	27,558	6,984	23,322	450,329	5,382	20,572	20.26
Region II:									
Delaware	3,229	679	16,534	3,798	15,159	298,110	3,498	14,249	20.23
New Jersey	64,815	24,509	443,985	180,761	446,486	8,958,943	103,036	417,608	20.68
New York	288,528	( <sup>5</sup> )	1,688,402	( <sup>5</sup> )	1,568,136	35,895,581	361,879	1,532,938	22.89
Pennsylvania	149,459	44,066	904,208	240,224	805,325	16,664,198	185,845	762,325	21.13
Region III:									
District of Columbia	4,180	1,111	21,067	7,334	20,583	367,765	4,750	20,325	17.88
Maryland	20,982	5,217	134,063	34,894	128,119	2,617,329	29,566	118,045	21.06
North Carolina	24,624	11,709	139,203	69,108	110,298	1,603,267	25,453	107,007	14.73
Virginia	17,101	4,239	90,142	( <sup>6</sup> )	73,836	1,191,363	17,039	70,653	16.40
West Virginia	16,839	3,934	128,246	30,007	103,751	1,736,868	23,943	93,153	17.65
Region IV:									
Kentucky	20,161	3,348	115,680	27,573	83,490	1,283,212	19,267	80,321	15.57
Michigan	75,203	19,010	464,454	106,357	378,933	9,202,718	87,446	368,453	24.63
Ohio	81,442	21,848	670,404	172,291	581,456	13,159,416	134,183	547,555	23.21
Region V:									
Illinois	90,110	26,904	707,309	222,451	611,129	11,069,753	141,030	529,145	19.30
Indiana	36,329	9,001	177,571	46,016	147,313	2,667,995	33,995	137,984	18.69
Minnesota	21,510	5,333	148,349	36,624	122,177	2,248,865	28,195	116,417	18.73
Wisconsin	19,837	5,356	152,161	38,505	120,119	2,679,804	27,720	112,170	22.67
Region VI:									
Alabama	19,611	3,942	120,098	22,972	95,277	1,505,843	21,987	90,357	16.10
Florida	18,536	6,850	88,544	32,168	52,997	726,025	12,230	50,954	13.89
Georgia	17,782	6,804	98,295	40,264	76,347	1,076,890	17,619	73,267	14.30
Mississippi	14,335	2,249	73,379	15,469	51,327	715,221	11,845	48,389	14.17
South Carolina	12,868	4,546	78,072	29,532	58,061	969,811	13,399	54,616	17.19
Tennessee	28,937	10,340	185,651	64,969	147,471	2,234,545	34,032	141,218	15.39
Region VII:									
Iowa	12,455	2,848	66,128	16,049	44,667	848,957	10,308	41,503	19.60
Kansas	13,049	2,174	65,047	12,464	51,467	1,003,200	11,877	48,009	20.00
Missouri	41,638	13,519	213,978	71,294	156,219	2,636,062	36,051	147,058	17.42
Nebraska	6,859	1,287	33,566	7,196	26,881	484,283	6,203	( <sup>7</sup> )	( <sup>7</sup> )
North Dakota	3,110	476	16,665	1,931	13,406	273,102	3,094	12,642	20.63
South Dakota	3,117	508	14,618	2,431	10,379	185,373	2,395	9,647	18.21
Region VIII:									
Arkansas	20,045	3,271	78,171	14,516	46,969	747,926	10,839	44,149	16.52
Louisiana	26,229	4,283	131,818	22,471	99,516	2,089,835	22,965	93,160	21.52
New Mexico	3,289	493	16,393	2,416	14,772	262,031	3,409	14,460	17.86
Oklahoma	16,100	3,182	83,913	17,750	58,595	1,068,490	13,522	55,755	18.60
Texas	33,110	6,390	127,821	28,010	64,445	1,080,344	14,872	62,174	17.04
Region IX:									
Colorado	7,068	1,282	36,171	7,895	26,564	521,312	6,130	25,516	19.88
Idaho	6,640	943	49,244	6,415	33,902	647,496	7,824	33,063	19.24
Montana	8,322	1,357	44,362	7,379	33,064	606,611	7,630	33,064	18.35
Utah	6,509	1,577	43,327	10,354	32,165	760,755	7,423	30,529	24.12
Wyoming	3,373	525	12,518	2,217	10,685	245,600	2,466	10,218	23.33
Region X:									
Arizona	6,691	1,471	30,372	7,491	18,475	395,756	4,263	17,633	21.67
California	194,390	55,079	1,249,257	432,595	1,113,374	25,084,895	256,933	1,055,210	22.97
Nevada	3,186	772	16,103	4,566	15,071	356,649	3,478	14,374	24.04
Oregon	42,634	4,729	234,570	35,637	196,769	4,189,653	45,408	189,617	21.61
Washington	50,392	6,707	366,084	61,074	307,164	6,532,790	70,884	297,778	21.44
Territories:									
Alaska	1,958	370	11,351	1,657	10,150	412,265	3,727	15,850	25.61
Hawaii	2,486	621	24,409	8,231	21,656	413,748	4,998	18,763	20.76

<sup>1</sup> Excludes transitional claims. Includes intrastate claims sent directly to the central office in some States.

<sup>2</sup> Maryland and Nevada have no provision for filing waiting-period claims.

<sup>3</sup> Total, part-total, and partial.

<sup>4</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>5</sup> Includes estimate for New York.

<sup>6</sup> Includes estimates for New York and Virginia.

<sup>7</sup> Includes estimate for Nebraska.

<sup>8</sup> Data not received.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 13.—Unemployment insurance: Ratio of State insured unemployment in week ended January 14, 1950, to average monthly covered employment, April 1948–March 1949**

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Ratio (percent) of insured unemployment to covered employment
Total.....	2,385,321	32,752	7.3
Region I:			
Connecticut.....	43,344	627	6.9
Maine.....	21,541	173	12.5
Massachusetts.....	103,461	1,448	7.1
New Hampshire.....	13,462	129	10.4
Rhode Island.....	19,716	235	8.4
Vermont.....	6,082	63	9.7
Region II:			
Delaware.....	3,817	93	4.1
New Jersey.....	105,252	1,300	8.1
New York.....	383,785	4,345	8.8
Pennsylvania.....	211,936	3,096	6.8
Region III:			
District of Columbia.....	4,585	221	2.1
Maryland.....	31,886	563	5.7
North Carolina.....	30,542	634	4.8
Virginia.....	20,186	497	4.1
West Virginia.....	29,646	400	7.4
Region IV:			
Kentucky.....	24,950	390	6.4
Michigan.....	90,602	1,592	5.7
Ohio.....	155,858	2,201	7.1
Region V:			
Illinois.....	161,612	2,358	6.9
Indiana.....	41,057	899	4.6
Minnesota.....	33,426	548	6.1
Wisconsin.....	34,004	737	4.6
Region VI:			
Alabama.....	25,522	425	6.0
Florida.....	20,171	389	5.2
Georgia.....	22,723	526	4.3
Mississippi.....	15,083	179	8.4
South Carolina.....	15,724	317	5.0
Tennessee.....	43,031	494	8.9
Region VII:			
Iowa.....	15,162	343	4.4
Kansas.....	15,831	242	6.5
Missouri.....	47,655	775	6.1
Nebraska.....	7,752	162	4.8
North Dakota.....	3,706	44	8.4
South Dakota.....	2,929	52	5.6
Region VIII:			
Arkansas.....	19,633	219	9.0
Louisiana.....	27,390	460	6.0
New Mexico.....	4,504	89	5.1
Oklahoma.....	20,413	278	7.3
Texas.....	28,614	1,194	2.4
Region IX:			
Colorado.....	8,553	197	4.3
Idaho.....	11,245	90	12.5
Montana.....	11,000	99	11.1
Utah.....	10,014	124	8.1
Wyoming.....	2,900	56	5.2
Region X:			
Arizona.....	6,918	106	6.5
California.....	287,446	2,491	11.5
Nevada.....	3,824	37	10.3
Oregon.....	53,592	310	17.3
Washington.....	83,236	515	16.2

<sup>1</sup> Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc.) ending nearest the 15th of each month; corrected to Jan. 26, 1950.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 14.—Veterans' unemployment allowances: Claims and payments, January 1950<sup>1</sup>**

State or jurisdiction	Initial claims	Continued claims	Payments
Total.....	28,669	289,423	\$5,752,880
Alabama.....	395	5,414	104,922
Alaska.....	15	292	6,306
Arizona.....	295	2,024	38,184
Arkansas.....	294	3,673	73,666
California.....	3,627	26,327	486,028
Colorado.....	350	2,698	53,055
Connecticut.....	386	3,484	75,547
Delaware.....	39	461	8,718
District of Columbia.....	112	636	17,896
Florida.....	600	5,423	102,888
Georgia.....	330	4,236	93,622
Hawaii.....	166	3,831	73,952
Idaho.....	155	1,409	25,020
Illinois.....	1,521	11,986	222,130
Indiana.....	561	6,437	126,079
Iowa.....	371	2,244	42,127
Kansas.....	334	2,510	42,513
Kentucky.....	367	4,368	102,118
Louisiana.....	373	3,340	66,072
Maine.....	227	3,519	60,506
Maryland.....	288	3,056	59,823
Massachusetts.....	1,198	13,956	269,874
Michigan.....	970	12,588	293,627
Minnesota.....	430	7,932	149,538
Mississippi.....	233	1,716	31,039
Missouri.....	644	6,745	141,747
Montana.....	189	1,832	37,008
Nebraska.....	217	1,098	24,279
Nevada.....	49	267	5,522
New Hampshire.....	163	1,805	31,640
New Jersey.....	740	8,206	180,383
New Mexico.....	171	1,244	20,770
New York.....	3,716	24,044	440,589
North Carolina.....	539	4,812	95,344
North Dakota.....	67	770	12,841
Ohio.....	1,259	15,796	326,742
Oklahoma.....	380	3,856	80,786
Oregon.....	562	4,798	84,414
Panama Canal Zone.....	1	43	720
Pennsylvania.....	1,881	30,968	650,663
Puerto Rico.....	89	1,381	27,949
Rhode Island.....	102	2,493	49,421
Samoa-Guam.....	0	13	290
South Carolina.....	251	3,247	61,790
South Dakota.....	137	899	18,966
Tennessee.....	374	4,948	102,936
Texas.....	1,080	8,444	156,067
Utah.....	105	996	19,523
Vermont.....	88	944	19,148
Virginia.....	419	4,950	100,116
Washington.....	719	7,742	171,334
West Virginia.....	383	6,670	121,357
Wisconsin.....	630	6,459	128,875
Wyoming.....	77	393	7,440

<sup>1</sup> Represents activities under title V of the Service-men's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

**Table 15.—Nonfarm placements: Number, by State, January 1950**

[Corrected to Feb. 24, 1950]

Region and State	Total	Women	Veterans <sup>1</sup>
Total, 52 States.....	305,472	142,945	75,349
Region I:			
Connecticut.....	4,784	2,581	1,052
Maine.....	1,510	607	358
Massachusetts.....	10,628	3,761	5,450
New Hampshire.....	964	553	164
Rhode Island.....	2,250	1,551	301
Vermont.....	413	159	134
Region II:			
Delaware.....	795	418	140
New Jersey.....	7,675	5,142	984
New York.....	45,617	32,116	5,678
Pennsylvania.....	10,972	6,804	2,312
Region III:			
District of Columbia.....	3,052	1,438	1,067
Maryland.....	3,133	1,295	756
North Carolina.....	8,292	4,223	1,594
Virginia.....	4,663	2,163	912
West Virginia.....	1,197	592	281
Region IV:			
Kentucky.....	1,368	682	303
Michigan.....	6,321	1,968	2,045
Ohio.....	13,679	5,004	3,237
Region V:			
Illinois.....	9,631	4,120	2,935
Indiana.....	5,184	2,477	1,393
Minnesota.....	5,529	1,569	1,927
Wisconsin.....	6,360	2,811	1,834
Region VI:			
Alabama.....	8,351	3,383	1,354
Florida.....	12,828	6,158	2,912
Georgia.....	6,133	2,729	1,050
Mississippi.....	5,038	2,244	804
South Carolina.....	6,866	2,093	1,416
Tennessee.....	6,179	2,678	1,065
Region VII:			
Iowa.....	4,888	1,963	1,672
Kansas.....	3,948	1,634	1,221
Missouri.....	5,425	2,356	1,292
Nebraska.....	2,574	739	1,077
North Dakota.....	1,234	427	323
South Dakota.....	707	244	222
Region VIII:			
Arkansas.....	4,521	1,851	1,227
Louisiana.....	4,354	1,733	1,062
New Mexico.....	2,185	563	692
Oklahoma.....	8,347	2,876	2,345
Texas.....	27,525	11,151	6,720
Region IX:			
Colorado.....	2,857	918	906
Idaho.....	1,562	364	720
Montana.....	955	226	341
Utah.....	1,006	437	249
Wyoming.....	602	183	205
Region X:			
Arizona.....	2,127	900	573
California.....	20,408	9,918	5,966
Nevada.....	1,152	370	293
Oregon.....	2,817	776	1,072
Washington.....	5,324	1,052	2,274
Territories:			
Alaska.....	428	137	126
Hawaii.....	649	175	149
Puerto Rico.....	465	3	465

<sup>1</sup> Represents placements of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



Table 16.—Public assistance in the United States, by month, January 1949–January 1950<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients							Percentage change from previous month					
1949												
January		2 511,830	484,947	1 239,839	86,178	433,000		+0.5	+2.1	+2.1	+0.5	+0.0
February		2 528,358	496,121	1 267,383	86,679	461,000		+7	+2.3	+2.2	+6	+6.4
March		2 552,654	509,276	1 300,472	87,100	491,000		+1.0	+2.7	+2.6	+5	+6.6
April		2 581,656	520,299	1 327,634	87,806	476,000		+1.1	+2.2	+2.1	+8	-3.1
May		2 605,689	529,361	1 349,251	88,537	465,000		+9	+1.7	+1.6	+8	-2.3
June		2 625,594	536,758	1 365,813	89,301	461,000		+8	+1.4	+1.2	+9	-9
July		2 643,274	543,541	1 381,957	89,929	461,000		+7	+1.3	+1.2	+7	+1
August		2 661,257	551,716	1 402,033	90,513	475,000		+7	+1.5	+1.5	+6	+2.9
September		2 679,906	559,900	1 423,447	91,112	479,000		+7	+1.5	+1.5	+7	+9
October		2 697,721	571,480	1 453,922	91,599	497,000		+7	+2.1	+2.1	+5	+3.8
November		2 716,731	585,411	1 486,404	92,164	543,000		+7	+2.4	+2.2	+6	+9.1
December		2 735,987	599,388	1 520,908	92,757	562,000		+7	+2.4	+2.3	+6	+3.7
1950												
January		2 749,049	610,443	1 550,203	93,109	598,000		+5	+1.8	+1.9	+4	+0.2
Amount of assistance							Percentage change from previous month					
1949												
January	\$167,376,462	\$107,954,067	\$35,333,419	\$3,806,976	\$20,282,000		+3.5	+2.8	+3.5	+1.9	+7.8	
February	170,730,727	108,472,145	36,369,668	3,839,914	22,049,000		+2.0	+5	+2.9	+9	+8.7	
March	175,839,615	110,108,985	37,487,847	3,877,783	24,365,000		+3.0	+1.5	+3.1	+1.0	+10.5	
April	177,089,964	111,800,120	38,249,639	3,926,205	23,114,000		+7	+1.5	+2.0	+1.2	-5.1	
May	178,058,362	113,310,439	38,679,549	3,974,374	22,004,000		+5	+1.4	+1.1	+1.2	-4.4	
June	179,588,519	114,460,546	39,027,227	4,020,746	22,080,000		+9	+1.0	+9	+1.2	-1	
July	181,034,172	115,473,593	39,530,120	4,066,459	21,964,000		+8	+9	+1.3	+1.1	-5	
August	184,106,698	116,641,091	40,224,594	4,108,013	23,133,000		+1.7	+1.0	+1.8	+1.0	+5.3	
September	187,615,987	119,156,207	40,958,083	4,200,697	23,301,000		+1.9	+2.2	+1.8	+2.3	+7	
October	189,896,770	119,710,542	41,940,720	4,196,508	24,049,000		+1.2	+5	+2.4	-1	+3.2	
November	195,806,102	120,852,028	43,281,620	4,238,454	27,434,000		+3.1	+1.0	+3.2	+1.0	+14.1	
December	199,576,343	122,457,332	44,457,297	4,276,714	28,385,000		+1.9	+1.3	+2.7	+9	+3.5	
1950												
January	201,071,677	122,786,247	44,785,459	4,300,971	29,199,000		+7	+3	+7	+6	+2.9	

<sup>1</sup> Data subject to revision. Includes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 17.—Old-age assistance: Recipients and payments to recipients, by State, January 1950<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1949 in—		January 1949 in—				Total amount	Average	December 1949 in—		January 1949 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total <sup>2</sup> ...	2,749,049	\$122,786,247	\$44.66	+0.5	+0.3	+9.4	+13.7	Mo. ....	129,107	\$5,586,251	\$43.27	+0.4	+0.5	+6.9	+9.9
Ala. ....	77,743	1,600,299	20.58	+7	-4	+10.7	+6	Mont. ....	11,592	607,612	52.42	+4	+1.0	+6.0	+23.9
Alaska ..	1,558	91,642	58.82	+7	+1.4	+11.3	+29.0	Nebr. ....	23,914	1,044,941	43.70	( <sup>3</sup> )	( <sup>3</sup> )	+5	+5.6
Ariz. ....	12,692	671,894	52.94	+1.0	+1.1	+21.1	+19.3	Nev. ....	2,566	138,650	54.03	+4	+4	+11.4	+11.5
Ark. ....	61,483	1,549,986	25.21	+1.4	+2.0	+17.9	+41.7	N. H. ....	7,301	321,013	43.97	+4	+6	+4.2	+7.3
Calif. <sup>3</sup> ..	275,085	19,458,673	70.74	+9	+9	+36.7	+38.0	N. J. ....	24,240	1,185,598	48.91	( <sup>3</sup> )	-1	+3.5	+12.7
Colo. <sup>3</sup> ..	49,700	3,668,734	73.82	+6	-4.7	+6.3	+4	N. Mex. ....	10,060	360,718	35.86	+8	+6	+11.1	+14.5
Conn. ....	18,718	1,098,153	58.67	+1.2	+6	+16.5	+24.9	N. Y. ....	119,966	6,539,690	54.50	+6	+1.3	+4.9	+5.2
Del. ....	1,628	46,512	28.57	+7	+9	+14.7	+18.5	N. C. ....	58,310	1,267,916	21.74	+6	+7	+17.1	+22.9
D. C. ....	2,790	118,738	42.56	+5	+1.0	+10.8	+9.5	N. Dak. ....	8,925	421,519	47.23	+8	+6	+2.6	+8.3
Fla. ....	67,421	2,726,080	40.43	+3	+4	+8.7	+10.3	Ohio ....	127,106	5,934,723	46.69	( <sup>3</sup> )	-2	+2.1	+2.2
Ga. ....	97,454	2,234,852	22.93	+7	+1.1	+9.4	+20.3	Okl. ....	101,194	5,268,897	52.07	+1	( <sup>3</sup> )	+2.3	+2.9
Hawaii ...	2,376	76,632	32.25	-1	+2	+5.6	+2	Oreg. ....	23,371	1,234,355	52.82	+2	+3	+3.8	+15.2
Idaho ....	11,283	531,263	47.04	+9	+1.1	+8.0	+9.5	Pa. ....	93,051	3,708,720	39.86	+1	+2	+7.1	+7.1
Ill. ....	129,118	5,722,102	44.32	+4	+3	+2.5	+7.6	R. I. ....	10,204	470,210	46.08	+5	+7	+9.5	+15.6
Ind. ....	51,474	1,846,193	35.87	+6	+7	+3.3	+8.0	S. C. ....	40,001	923,764	23.09	+1.2	+3.0	+13.1	+7.8
Iowa ....	49,228	2,409,461	48.94	+3	+4	+1.6	+5.2	S. Dak. ....	12,164	473,902	38.96	+4	+2	+2.1	+7.2
Kans. ....	38,578	1,941,642	50.33	+6	+4	+5.6	+22.8	Tenn. ....	62,315	1,932,942	31.02	+4	+6	+11.9	+30.4
Ky. ....	90,908	1,288,732	21.16	-3	-1	+12.2	+14.5	Tex. ....	220,170	7,508,477	34.10	+3	+2	+4.8	+5.3
La. ....	121,216	5,722,201	47.21	+1	+2	+7.4	+7.9	Utah ....	10,124	457,868	45.23	+3	+3	-6	-10.9
Maine ....	14,615	633,629	43.35	+7	+1.1	+9.7	+37.8	Vt. ....	6,766	236,982	35.03	+8	+8	+3.1	+2.7
Md. ....	11,946	\$443,100	\$37.09	+1	+1	+8	+2.2	Va. ....	19,026	402,631	21.16	+5	+8	+9.9	+18.5
Mass. ....	98,937	6,500,678	65.71	+9	+1.3	+8.3	+16.7	Wash. ....	72,148	4,652,870	64.49	+3	+3.3	+11.3	+8.8
Mich. ....	99,186	4,635,296	46.73	+4	+6	+7.5	+18.5	W. Va. ....	26,134	711,618	27.23	+2.2	+2.4	+14.5	+49.9
Minn. ....	55,955	2,747,024	49.09	+1	-1	+2.3	+8.0	Wis. ....	52,005	2,222,701	42.74	+9	+1.0	+7.2	+12.0
Miss. ....	61,932	1,175,330	18.98	+6	+9	+13.7	+31.1	Wyo. ....	4,225	232,833	55.11	+1.2	+9	+2.7	+5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Includes 16,289 recipients under 65 years of age in California and 3,555 in Colorado and payments to these recipients for which Federal participation is not available.

<sup>3</sup> Represents approximate amount of fiscal-month authorizations; actual assistance payments in Baltimore City covered only about 10 days because of the change from fiscal-month to calendar-month payments.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

Table 18.—General assistance: Cases and payments to cases, by State, January 1950<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1949 in—		January 1949 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	598,000	\$29,199,000	\$48.87	+6.2	+2.9	+38.0	+44.0
Ala.	8,125	103,926	12.70	+2.1	-3.9	+28.5	+1.4
Alaska	120	4,425	36.88	-6.2	+5.3	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	1,413	50,703	35.88	+6	+1.3	-16.4	-12.1
Ark.	2,582	32,959	12.76	+7	-3	-3.5	-3
Calif.	48,523	2,243,885	46.24	+19.7	+11.3	+33.6	+27.2
Colo.	6,090	192,036	37.73	+9.5	+7.9	-2.6	-17.8
Conn.	6,433	365,709	55.98	+4.9	+3.0	+47.4	+65.1
Del.	1,427	54,569	38.24	+3.0	+3.1	+37.1	+45.4
D. C.	1,535	71,798	46.77	+6	+4	+22.5	+20.5
Fla.	4,800	72,400					
Ga.	3,409	55,918	16.40	-2.6	-4.4	+6.7	+7.2
Hawaii	3,498	170,133	48.64	+13.9	+21.5	+114.2	+107.0
Idaho	521	18,083	34.71	+1.4	+2.3	+5.3	+16.8
Ill.	46,375	2,377,953	51.28	+4.1	-8	+48.4	+43.3
Ind.	18,872	555,469	29.43	+1.3	+26.0	+44.8	+50.8
Iowa	4,747	145,661	30.68	+11.8	+17.2	-2	+2.1
Kans.	6,303	298,250	47.32	+9.6	+5.7	+15.1	+16.9
Ky.	3,302	89,926	27.23	+4.6	+10.9	+35.9	+113.3
La.	27,017	1,029,750	38.11	( <sup>3</sup> )	-2.8	+53.2	+44.1
Maine	5,107	230,825	45.20	+11.1	+13.6	+41.1	+53.2
Md.	5,455	254,160	46.59	+13.4	+20.6	+17.1	+24.0
Mass.	26,488	1,440,290	54.37	+3.5	-2.5	+39.4	+52.8
Mich.	37,320	1,849,953	49.57	+2.7	-4.5	+20.0	+25.3
Minn.	8,932	462,475	51.78	+10.3	+14.8	+9.7	+15.9
Miss.	680	7,422	10.91	+5.3	+3.6	+25.7	+29.4
Mo.	17,225	553,982	32.16	+2.9	+3.6	+18.7	+25.8
Mont.	1,804	66,747	37.00	+6.2	+20.5	+4.8	+30.4
Nebr.	1,872	59,797	31.94	+10.2	+7.4	+2.0	+1.0
Nev.	427	10,966	25.68	+7.3	+16.2	+10.6	+33.3
N. H.	2,434	107,330	44.10	+9.0	+10.8	+43.6	+57.6
N. J.	14,395	852,411	59.22	+8.1	+2.8	+51.0	+63.7
N. Mex.	1,798	43,167	24.01	-8	+1	-7.1	-4.2
N. Y.	90,548	6,361,863	70.26	+6.4	-2.5	+42.4	+38.1
N. C.	4,432	64,573	14.57	+2.7	+1.7	+10.6	+10.4
N. Dak.	1,275	53,314	41.81	+23.7	+26.5	+22.6	+31.8
Ohio	40,264	1,907,609	47.38	+6	-1.4	+49.5	+47.5
Okla.	6,200	93,779	( <sup>4</sup> )	( <sup>4</sup> )	-1.4	( <sup>4</sup> )	+9.3
Oreg.	11,347	550,468	48.51	+18.5	+16.9	+21.0	+24.9
Pa.	55,269	3,280,093	59.35	+5.5	+7.6	+72.0	+108.3
R. I.	7,264	488,537	67.25	+5.7	+12.0	+111.0	+154.7
S. C.	5,348	83,619	15.64	+1.2	+7	+17.8	+15.8
S. Dak.	894	23,307	26.07	+17.6	+12.7	+31.3	+16.9
Tenn.	2,659	31,654	11.90	+12.3	+8.8	+25.1	+21.7
Tex.	14,500	100,000					
Utah	2,802	142,751	50.95	+15.6	+19.6	+17.5	+3.9
Vt.	11,400	49,000					
Va.	4,492	102,659	22.85	-2.4	+1.3	+7.2	+7.9
Wash.	24,669	1,514,289	61.38	+19.7	+4.1	+65.7	+41.4
W. Va.	5,248	115,439	22.00	-1.0	-1.1	+39.9	+102.1
Wis.	11,243	597,807	53.17	+10.3	+12.6	+76.0	+107.2
Wyo.	656	30,191	46.02	+28.9	+25.5	+11.8	+2.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not calculated on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 13 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Increase of less than 0.05 percent.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Represents approximate amount of fiscal-month authorizations; actual assistance payments in New York City covered only half of month because of the change from monthly to semi-monthly payments.

<sup>12</sup> Includes 4,455 cases and payments of \$174,875 representing supplementation of aid to dependent children payments.

<sup>13</sup> Excludes estimated duplication between programs; 1,263 cases were aided by county commissioners and 5,209 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>14</sup> Estimated.

<sup>15</sup> Estimated on basis of reports from a sample of cities and towns.

Table 19.—Aid to the blind: Recipients and payments to recipients, by State, January 1950<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1949 in—		January 1949 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	93,100	\$4,300,971	\$46.19	+0.4	+0.6	+8.0	+13.0
Total, 47 States <sup>3</sup>	74,797	3,570,839	47.74	+0	+8	+9.4	+14.8
Ala.	1,392	31,488	22.62	+1.2	+1	+17.2	+5.8
Ariz.	819	50,487	61.64	-7	-9	+15.2	+9.5
Ark.	1,851	55,012	29.72	+8	+1.5	+7.7	+30.3
Calif.	9,929	820,349	82.62	+9	+8	+19.7	+21.2
Colo.	384	21,490	55.96	-3	-1.0	-1.0	+2.5
Conn.	232	12,749	54.95	-4	+5.3	+47.8	+66.4
Del.	162	6,552	40.44	+3.2	+3.5	+21.8	+40.0
D. C.	264	11,794	44.67	0	+1.2	+21.1	+17.5
Fla.	3,208	137,602	42.80	+1.1	+1.3	+6.8	+10.4
Ga.	2,609	70,606	27.06	0	+6	+7.2	+19.2
Hawaii	105	3,800	36.19	+2.9	+5.1	( <sup>4</sup> )	( <sup>4</sup> )
Idaho	214	10,990	51.36	-1.8	-8	+2.9	+2.1
Ill.	4,551	213,681	46.95	+2	+7	-5	+6.2
Ind.	1,861	71,211	38.26	-2	( <sup>5</sup> )	+7	+6.2
Iowa	1,197	64,413	53.81	+0	+9	-7	+3.6
Kans.	763	39,987	52.41	-7	-9	-4.6	+9.9
Ky.	2,159	48,334	22.39	+2	+3	+10.9	+12.5
La.	1,772	75,795	42.77	+1	+7	+12.7	+15.0
Maine	658	29,039	44.13	0	+8	+3	+27.2
Md.	475	19,412	40.87	+4	+5	+1.1	+4.4
Mass.	1,463	94,815	64.81	+1.1	+2.3	+13.4	+26.5
Mich.	1,811	91,476	50.51	+1.1	+1.2	+15.2	+28.4
Minn.	1,065	61,822	58.46	+1.3	+1.5	+4.4	+9.4
Miss.	2,658	70,096	26.37	+6	+9	+10.6	+13.2
Mo.	2,818	118,480	42.00	-4	-4	+1.7	+16.2
Mont.	520	29,521	56.77	+4	+1.9	+12.1	+37.7
Nebr.	645	34,877	54.07	+2.2	+1	+21.9	+37.4
Nev.	59	1,688	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
N. H.	326	15,375	47.16	+1.2	+1.5	+3.8	+7.3
N. J.	721	39,335	54.56	+2.1	+1.7	+13.0	+30.6
N. Mex.	469	16,586	35.36	-4	-1.7	+10.6	+2.8
N. Y.	3,898	236,481	60.67	-1	-1	+6.7	+7.3
N. C.	3,898	128,339	32.92	+1.2	+3.0	+12.2	+26.4
N. Dak.	118	5,755	48.77	-8	-1.1	+1.7	+9.6
Ohio	3,781	170,238	45.02	+9	+1.2	+6.9	+8.9
Okla.	2,723	144,619	53.11	0	( <sup>7</sup> )	+4.0	+4.4
Oreg.	382	22,464	58.81	-1.0	+2	-1.0	+6.9
Pa.	16,468	615,964	39.89	-5	-7	+3.1	+2.7
R. I.	158	8,640	54.68	-3.1	+9	+7.5	+20.1
S. C.	1,474	43,940	29.81	+1.4	+2.7	+9.2	+16.0
S. Dak.	212	7,592	35.81	0	+7	+4.4	+8.7
Tenn.	2,455	91,897	37.43	+9	+1.5	+17.4	+21.5
Tex.	0,285	241,702	38.46	+3	+3	+8.0	+8.2
Utah	205	10,177	49.64	+2.0	+2.4	+5.1	+4.2
Vt.	186	7,204	38.73	+1.1	+1.1	-2.1	-3.6
Va.	1,484	42,995	28.97	+9	+5	+11.8	+23.6
Wash.	778	61,111	78.55	+1.3	+2	+12.3	+14.1
W. Va.	982	30,404	30.96	+2.7	+2.7	+12.7	+44.2
Wis.	1,375	63,526	46.20	+1	+2	+4.7	+9.9
Wyo.	90	5,061	56.23	( <sup>8</sup> )	( <sup>8</sup> )	-13.5	-9.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Includes 542 recipients of aid to the partially self-supporting blind in California and 10 in Washington and payments to these recipients for which Federal funds are not available.

<sup>3</sup> States with plans approved by the Social Security Administration. Includes recipients of and payments for aid to the partially self-supporting blind in California and Washington.

<sup>4</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Represents statutory monthly pension of \$40 per recipient; excludes payment for other than a month.

Table 20.—Aid to dependent children: Recipients and payments to recipients, by State, January 1950<sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	December 1949 in—			January 1949 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	610, 443	1, 550, 203	\$44, 785, 459	\$73.37	+1.8	+1.9	+0.7	+25.9	+25.0	+26.8
Total, 50 States <sup>2</sup> .....	610, 400	1, 550, 093	44, 783, 823	73.37	+1.8	+1.9	+0.7	+25.9	+25.0	+26.8
Alabama.....	15, 673	42, 956	532, 143	33.95	+2.9	+3.1	+3.2	+27.9	+28.3	+17.2
Alaska.....	567	1, 287	31, 453	55.47	+5.2	+4.2	-15.4	+66.8	+56.0	+200.6
Arizona.....	3, 624	10, 164	313, 391	86.48	+1.5	+1.1	+1.2	+32.9	+30.9	+23.6
Arkansas.....	13, 915	35, 929	579, 421	41.64	+3.4	+3.6	+3.8	+36.4	+36.4	+61.9
California.....	37, 006	85, 358	4, 263, 802	115.22	+7.2	+7.6	+7.1	+85.0	+88.7	+90.3
Colorado.....	5, 486	15, 049	485, 455	88.49	+1.9	+1.9	+16.6	+12.2	+12.2	+16.4
Connecticut.....	4, 427	10, 376	464, 366	104.89	+3.3	+3.1	+7.0	+48.6	+41.9	+52.1
Delaware.....	604	1, 735	42, 963	71.13	+1.0	+0.6	+0.6	+29.3	+28.5	+28.6
District of Columbia.....	1, 989	6, 012	161, 365	81.13	+1.1	+1.2	+1.8	+23.0	+23.2	+21.0
Florida.....	25, 350	62, 021	1, 270, 768	50.13	+1.5	+1.7	+21.1	+30.3	+29.3	+55.3
Georgia.....	13, 290	34, 255	589, 155	44.33	+2.1	+2.1	+3.2	+26.1	+26.0	+39.8
Hawaii.....	3, 411	10, 154	296, 507	86.93	+0.8	+3.1	+5.4	+86.2	+87.6	+86.5
Idaho.....	2, 445	6, 221	240, 373	98.31	+2.7	+2.0	+2.8	+20.0	+20.2	+24.9
Illinois.....	26, 369	66, 953	2, 535, 888	96.17	+0.6	+0.5	+0.4	+13.2	+13.2	+11.4
Indiana.....	10, 742	26, 140	697, 344	64.92	+2.4	+2.0	+2.9	+24.0	+21.8	+51.4
Iowa.....	4, 910	12, 577	374, 170	76.21	+2.0	+1.6	+2.2	+8.5	+8.2	+38.2
Kansas.....	5, 564	14, 332	471, 427	84.73	+1.8	+1.9	+2.2	+13.0	+14.0	+15.3
Kentucky.....	20, 012	50, 122	774, 179	38.69	-1.4	-0.9	-0.4	+22.8	+22.3	+24.3
Louisiana.....	29, 676	76, 316	1, 746, 822	58.86	+1.3	+1.2	+1.4	+51.5	+49.7	+64.5
Maine.....	3, 545	9, 356	231, 747	65.37	+3.1	+2.7	+2.9	+17.6	+10.2	-1.8
Maryland.....	6, 292	18, 891	512, 600	81.47	+1.5	+1.6	+1.7	+15.4	+15.3	+12.8
Massachusetts.....	12, 913	31, 306	1, 483, 328	114.87	+1.7	+1.4	+1.3	+19.4	+18.7	+18.7
Michigan.....	27, 066	62, 019	2, 395, 313	88.50	+1.6	+1.4	+1.4	+20.7	+18.5	+26.0
Minnesota.....	7, 801	19, 775	710, 936	91.13	+1.1	+1.0	+1.4	+8.8	+8.7	+42.6
Mississippi.....	9, 895	27, 062	264, 427	26.72	+2.6	+2.8	+2.9	+36.9	+40.3	+39.3
Missouri.....	25, 285	63, 430	1, 335, 966	52.84	( <sup>3</sup> )	-1.1	-1.1	+13.6	+11.3	+11.8
Montana.....	2, 411	6, 282	199, 424	82.71	+3.0	+3.1	+4.7	+24.1	+25.5	+45.2
Nebraska.....	3, 594	8, 625	306, 072	85.16	+1.2	+1.4	+0.9	+11.3	+12.5	+13.1
Nevada.....	43	110	1, 636	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	1, 566	3, 894	139, 558	89.12	+1.4	+1.4	+1.3	+20.6	+18.8	+24.7
New Jersey.....	5, 370	13, 709	459, 330	83.54	+1.5	+0.9	+1.4	+8.7	+6.1	+13.0
New Mexico.....	5, 168	13, 288	269, 512	52.15	+1.2	+1.8	+1.2	+10.7	+10.6	+9.9
New York.....	57, 218	131, 798	5, 774, 098	100.91	+7.7	+7.7	+7.4	+17.6	+16.0	+7.7
North Carolina.....	13, 766	38, 690	589, 873	42.85	+1.9	+2.0	+2.3	+29.6	+28.1	+38.0
North Dakota.....	1, 808	4, 927	184, 278	101.92	+3.6	+4.2	+4.2	+7.4	+9.4	+14.9
Ohio.....	13, 700	36, 784	888, 259	64.84	+1.9	+1.7	+4.7	+19.1	+17.6	+1.1
Oklahoma.....	23, 811	60, 198	1, 231, 861	51.73	( <sup>3</sup> )	-2.1	-2.1	+1.1	+1.5	+0.9
Oregon.....	3, 565	8, 893	372, 364	104.45	+3.1	+2.6	+2.6	+24.1	+21.2	+20.0
Pennsylvania.....	55, 704	142, 969	5, 094, 711	91.46	+1.3	+1.5	+1.5	+32.6	+31.6	+32.7
Rhode Island.....	3, 664	8, 808	320, 214	87.39	+2.2	+2.0	+1.9	+25.1	+21.6	+33.5
South Carolina.....	8, 244	23, 610	253, 327	30.73	+2.1	+2.2	+4.1	+20.4	+21.9	+5.7
South Dakota.....	2, 212	5, 390	144, 263	65.22	+2.2	+1.9	+1.9	+19.4	+17.6	+43.4
Tennessee.....	22, 439	60, 318	1, 086, 088	48.40	+2.1	+2.1	+2.2	+31.2	+30.9	+31.4
Texas.....	17, 295	48, 397	772, 841	44.69	+0.8	+0.7	+1.2	+13.8	+12.2	+3.9
Utah.....	3, 483	8, 877	319, 900	91.85	+1.1	+0.9	+1.6	+5.1	+4.2	+10.8
Vermont.....	974	2, 649	52, 431	53.83	+2.9	+2.8	+3.4	+10.7	+9.7	+10.4
Virginia.....	7, 376	20, 814	334, 925	45.41	+1.9	+1.6	+2.5	+23.7	+21.9	+27.3
Washington.....	12, 430	29, 335	1, 308, 930	105.30	+1.8	+1.6	-21.2	+38.2	+34.8	+7.7
West Virginia.....	17, 214	48, 208	939, 404	54.57	+7.0	+8.5	+8.5	+48.0	+51.2	+92.4
Wisconsin.....	8, 975	22, 327	882, 651	98.35	+2.5	+2.5	+2.7	+15.4	+14.8	+19.6
Wyoming.....	556	1, 507	54, 170	97.43	+2.8	+1.7	+2.9	+23.0	+23.0	+25.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> States with plans approved by the Social Security Administration.

<sup>3</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Average payment not calculated on base of less than 50 families; percentage change, on less than 100 families.

<sup>6</sup> Represents approximate amount of fiscal-month authorizations; actual assistance payments in New York City covered only half of month because of the change from monthly to semimonthly payments.

<sup>7</sup> In addition to these payments from aid to dependent children funds, 4,455 families received supplemental payments of \$174,875 from general assistance funds.

(Continued from page 26)

DEUTSCH, ALBERT. *The Mentally Ill in America: A History of Their Care and Treatment from Colonial Times*. (2d rev. ed.) New York: Columbia University Press, 1949. 555 pp. \$5.50.

Includes discussion of the mental hygiene movement, the National

Mental Health Act and its administration, and modern trends in institutional care for the mentally ill.

GINZBERG, ELL. *A Pattern for Hospital Care: Final Report of the New York State Hospital Study*. New York: Columbia University Press, 1949. 368 pp. \$4.50.

A study of the major aspects of

hospital care in New York State—general, mental, tuberculosis, and chronic—with emphasis on hospital finances. Devotes a chapter to hospital insurance.

HILL, JOHN G. "Has Britain Shown that Health Insurance Can Work?" *Social Service Review*, Chicago, Vol. 23, Dec. 1949, pp. 435-446. \$1.75.